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5 CENTS.

FAME AND FORTUNE

STORIES OF BOYS WEEKLY. WHO MAKE MONEY.

A STREAK OF LUCK; OR, THE BOY WHO FEATHERED HIS NEST.

By A SELF-MADE MAN.



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Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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OR,

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By A SELF-MADE MAN.

CHAPTER I.

IN WHICH BEN BAILEY MAKES THE ACQUAINTANCE OF
NATHAN KIBOSH.

"Say, fellows, get on to that old guy coming this way!" cried Percy Norcross, pausing in the act of pelting a fleeing dog with a snowball.

Percy, who, in his own estimation at least, was a personage of considerable importance, was the only and much-indulged son of Squire Abner Norcross, a well-to-do lawyer and justice of the peace of the village of Rivermouth.

"Ho!" exclaimed Oscar Opdyke, his particular friend and crony, "he is a prize package for fair!"

"I wonder if yesterday's snow-storm blew him in to town," said another boy, named Luke Tapley, with a grin.

"He must have escaped from some poorhouse," ejaculated another.

"Shoot the hat!" laughed a pockmarked, undersized boy, son of a Rivermouth butcher.

"Pipe off the umbrella!" chimed in the last of the group.

"Let's give him a salute," suggested Percy, picking up a wad of snow and beginning to mould it into shape.

"All right. We'll give him a royal welcome to Rivermouth," grinned Oscar maliciously, looking around for a small pebble to put into the center of his snowball.

The unsuspecting old man slowly approached the grinning boys.

He was tall and gaunt, with a slight stoop to his shoulders, and his long beard was thickly streaked with gray.

His attire, from the crown of his ancient hat to the points of his rubber overshoes, was undisguisably shabby.

He certainly bore no resemblance to a modern Monte Cristo, and yet—well, you can't always judge a book by its cover.

The old man plodded along as if time was a matter of importance to him.

Suddenly, on a preconcerted signal, every boy raised his arm, and a volley of snowballs flew through the crisp air with unfailing accuracy.

Biff! Biff! Biff! Biff!

More than half of the missiles hit their mark, and down went the old man amid a roar of derisive laughter.

The crowd was about to follow up the attack, when a bright, earnest-looking lad of seventeen, who had come upon the scene unobserved, rushed to the rescue.

Bowling over one boy, he went at the next like a young cyclone.

Taken by surprise, the snowballers scattered at once, leaving Oscar Opdyke to fight it out with the newcomer, and

Percy Norcross to pick himself out of the snow at his leisure.

"Who you hitting, Ben Bailey?" cried Oscar, backing away from his adversary.

He had received one heavy rap in the jaw, and he appeared to have a proper respect for the prowess of the boy he called Bailey.

The boy who had attacked him desisted and looking him in the eye said:

"You chaps ought to be ashamed of yourselves jumping upon a poor old man like that. If you call that fun, it's a mighty poor specimen of the article, that's all I've got to say."

"Oh, you go bag your head, will you," snapped Oscar. "You haven't any right to interfere with us."

"How dare you knock me down, you beggar, you!" cried Percy, coming forward in a furious temper. "I can have you arrested for assault, and my father will send you to the lock-up for a month."

"All right. Have me arrested, if you think you can stand it," replied Ben Bailey, coolly, not in the least intimidated by the overbearing attitude of Squire Norcross's son and heir. "I'll give you, Oscar and the rest of your crowd such a showing up that you'll be glad to take to the woods."

"Why don't you knock him down, Oscar?" snorted Percy, fuming with rage.

"Because he knows better than to try such a thing," said Ben quietly.

Evidently that was the case, for Opdyke showed no disposition to assume the offensive.

"S'pose you go for him yourself," suggested Oscar to his friend.

"I wouldn't lower myself fighting with such a common fellow as he," was the prudent reply.

Ben laughed quietly.

He hadn't the slightest fear that Percy would attack him.

Master Norcross knew well enough what he was up against, and he wasn't looking for that kind of trouble.

The old gentleman had got upon his feet, recovered his hat and umbrella, and now approached the group of three.

"I'm very much obliged to you, young gentleman, for taking my part," he said, addressing young Bailey. "I know boys will be boys, but it was rather an unfair advantage they took of me. One of the snowballs had a stone in it," and the old man wiped away a streak of blood from behind his ear.

"A stone, eh?" cried Ben, indignantly. "The fellow who put that in his missile ought to be knocked from here to the river. It's a cowardly trick."

"Yah!" snarled Percy. "Come, Oscar, let's get along. You haven't heard the last of this thing," was his parting shot at Bailey.

"It's too bad you were hurt, sir," said Ben, turning to the old man and speaking in a sympathetic tone.

"It's nothing. Will you tell me your name, young man?"

"Certainly. My name is Ben Bailey."

"Of course you live in Rivermouth?"

"Yes, sir. That's my mother's cottage there," and he pointed to a neat-looking building a few steps away, which was separated from the street by a small, snow-covered yard.

"I'm glad to know you, Master Bailey. I myself was brought up in this village," said the old man, glancing about. "But I have been away for a great many years."

"The place must look strange to you, then," replied the boy, regarding the stranger with a fresh interest.

"It has not changed greatly, even in five-and-thirty years."

"Is it so long as that since you've been here?" asked Ben in some surprise.

"Yes, it is all of that."

"Have you any relatives living here now?"

"My sister's daughter, Josephine, is living here. She married Abner Norcross."

"You don't say!" ejaculated Ben, much astonished, and wondering whether Mrs. Norcross, who was the leader of Rivermouth's most exclusive set, would be pleased to receive this seedy-looking old man at her house, the most pretentious one in the village, and acknowledge the relationship.

"I believe Mr. Norcross is a lawyer, and well off, is he not?" asked the visitor to Rivermouth.

"Yes, sir."

"I'm afraid I hardly look prosperous enough to suit my niece," said the old man with a peculiar smile; "but if she is the right sort she won't mind that."

From what Ben knew of the Norcrosses he had his doubts on the subject, but of course he didn't mention them.

"I believe I haven't introduced myself to you," went on the shabby stranger. "It is right you should know who I am. My name is Nathan Kibosh. I live in New York. My wife and only son are dead," he added gravely, "so, you see, I am a sort of a waif on the ocean of life. Of all my relations my niece, Mrs. Norcross, is all that's left. At last I have mustered up the courage to visit her. She was only a little tot when I left Rivermouth thirty-five years ago."

"No doubt she will be pleased to see you," said Ben; "I know I would, if you were a relation of mine."

"I am satisfied you would be, my young friend. You have a good, intelligent face, and on the whole I am rather sorry that you are not my great-nephew. That reminds me, my niece has a son. His name is Percy. What sort of a boy is he?" asked Mr. Kibosh with some interest.

"You will have to form your own opinion of him, sir. He and I don't pull well together. My mother and I are not on the same social plane as the Norcrosses, and therefore Percy and I are not companions. As you are bound to see him again shortly I may as well tell you that it was Percy Norcross and one of his friends who left us a few moments ago."

"Indeed!" replied Mr. Kibosh, elevating his shaggy eyebrows. "Which of the two was my great-nephew?"

"The better dressed one—the boy who threatened to have me arrested for knocking him down."

"Ah! He seemed to be the leading spirit of the snowball brigade," replied the old man grimly. "Seems to hold his head pretty high, doesn't he?"

"His father is reckoned the most important man in the village, and I suppose Percy takes advantage of that fact."

"Some boys do. Well, I must be going on. It is getting dark, and a bit colder. Mr. Norcross's residence is at the end of the next street I was told."

"Yes, sir. If you stay here any time, Mr. Kibosh, I hope you will call and see us. I am sure my mother would be pleased to see an old resident of the village. She was born here herself."

"I shall make it a point to call," said the old man, taking another look at the cottage to fix it in his mind. "I shall certainly want to meet you again before I leave Rivermouth. Good afternoon."

"Good afternoon, sir."

Mr. Kibosh continued on his way while Ben Bailey passed through the whitewashed gate, tramped up the snow-covered gravel walk, and kicking the snow from his rubbers, entered the house.

CHAPTER II.

MR. KIBOSH VISITS HIS NIECE, MRS. ABNER NORCROSS.

Percy Norcross and Oscar Opdyke were talking beside the gate leading into the lawn of the Norcross property when Nathan Kibosh came up the street.

"Here's that old scarecrow meandering in this direction now," remarked Oscar with a frown.

"He ought to be pulled in and sent to the poor farm," commented Percy.

"I wonder what brought him to this village, anyway?" growled his crony, watching the old man out of the corner of his eye.

"Probably hoofed it from the next county."

Mr. Kibosh was now close upon the boys so they held their peace until he should have passed.

Much to the surprise of the two boys he stopped in front of them.

"This is where Abner Norcross lives, isn't it?" he asked, looking at Percy.

"Yes," replied young Norcross, rudely. "What of it?"

"And you are Percy Norcross, I think?"

"Yes, I'm Percy Norcross," in a tone which implied a great deal. "I s'pose you want to be sent to the poor farm. My father is one of the overseers. You can go around the back way and knock at the kitchen door," and Percy waved his hand in a patronizing kind of way, but made no movement to open the gate for the old man to pass inside.

"You are mistaken, Master Percy," replied the shabby gentleman severely. "I have come all the way from New York to visit your mother, who is my niece. You, therefore, are my great-nephew."

"What!" almost screamed Percy, aghast at this announcement. "Are you crazy?"

Oscar's eyes became as big as saucers, and he stared at the man.

"I hope not," replied the old man, fixing Percy with his eye in a way that made him feel quite uncomfortable. "I am your great-uncle, Nathan Kibosh."

"What!—you! I guess you're dreaming, aren't you?" and Percy gave a snort of disgust.

Mr. Kibosh gave him one searching look from his hat to his boots, then turned away, opened the gate and passed through.

"It isn't possible that he is a relative of yours, Percy, is it?" asked Oscar, with a malicious grin.

"Of course he isn't. The fool is crazy."

"But he's heading for the front door," persisted Oscar, who saw a chance to tantalize his companion. "S'pose he really is your great-uncle, as he claims to be, you've put your foot in it for fair."

"I tell you he isn't any relation of ours," cried Percy, in a tone of annoyance. "Do you imagine we'd have such a thing as that in our family?"

"Well, he's a pretty fierce proposition," laughed Oscar.

Then Percy, with visible annoyance, noticed that Mr. Kibosh had been admitted into the house.

The servant announced his presence to Mrs. Norcross.

The lady immediately recalled the fact that she had an Uncle Nathan, who had gone to New York City when she was about three years of age.

After many years news had come back that Nathan Kibosh had climbed the ladder of success, had become a wealthy broker in Wall Street, and lived in great style somewhere on Fifth Avenue.

This intelligence was afterward confirmed by Mr. Norcross himself when he had occasion to visit the metropolis.

He had made it his business to call on Mr. Kibosh at his elegant suite of offices in Broad Street, and had accepted an invitation to dine with the prosperous broker.

After that Mrs. Norcross lost no chance to refer to her wealthy relative in New York, as the connection increased her importance in the village.

She wrote to Mr. Kibosh and invited him to visit her with his wife and son.

But Nathan, being a very busy man, never answered the letter, and never accepted the invitation.

When Mrs. Norcross came down stairs in all the glory of her best dress to greet her visitor, she expected to find a portly elderly gentleman, arrayed in an up-to-date business suit, or perhaps immaculate broadcloth, with a ponderous gold chain across his vest, and with the air of a silver king.

Visions of a dinner party in his honor, to which the elite of Rivermouth society was to be invited, floated across her mind.

She sailed into her best parlor with a swish and rustle of garments and saw—well, a very seedy-looking old gentleman with a grey beard, an ancient umbrella, and, on the floor beside the chair, a tall hat very much the worse for wear as well as from contact with a couple of hard snowballs.

Mrs. Norcross was staggered.

This certainly was not her prosperous Uncle Nathan.

The servant had made some horrible mistake, and Mrs. Norcross's face hardened as she figured what she wouldn't do to the girl when she got back in her boudoir.

"Mrs. Norcross, I believe?" said the old man rising and looking at her with some interest.

"That is my name," she answered, freezingly. "Pray what business—"

"I am your Uncle Nathan," he said, stepping forward and holding out his hand. "You were only a mite of a girl when I left Rivermouth thirty-five years ago, so of course I cannot expect you to recognize me."

"Sir!" exclaimed Mrs. Norcross, majestically, not noticing the outstretched hand of her strange-looking visitor.

"I said I was your Uncle Nathan Kibosh, and—"

"You my uncle!" ejaculated the indignant lady. "Preposterous!"

"I can assure you—"

"Mr. Kibosh is a wealthy man, while you—you look like a tramp," she snorted, in disgust.

"I know I don't look quite as prosperous as I used to," said the visitor. "The wheel of fortune sometimes takes an unfortunate turn. But nevertheless, Josephine, I am your Uncle Nathan—the brother of Caroline Kibosh, your mother, who married a Hammond."

Mr. Kibosh's intimate knowledge of family names surprised Mrs. Norcross, and for a moment she remained speechless.

Suddenly a horrible suspicion crossed her mind which almost took away her breath.

She had an indistinct idea that fortunes are won and lost in Wall Street with the swiftness of a western cyclone.

What if after all Nathan Kibosh had been caught in some financial crash, after all his years of prosperity, and reduced to absolute beggary.

It was a terrible thing to think of, and yet—it must be true if this man really was her uncle.

"Do you mean to say that you really are Nathan Kibosh, and that you have lost all your money?" she gasped.

"There isn't the least doubt that I am your Uncle Nathan," he said. "My wife and son are both dead, and I am now alone in the world. Remembering that you once invited me to call on you and make your house my home, as it were, while I remained in Rivermouth, I decided at length to avail myself of your kind invitation, for after all, Josephine, when one comes to think of it, blood is thicker than water."

While he was speaking Mrs. Norcross had been thinking swiftly.

She decided that indeed her visitor was Nathan Kibosh.

That he had met with misfortune, and had now come to see her and her husband with the view of financial assistance.

Perhaps he had figured that she would generously offer him a home in his impecunious old age.

Well, his nerve was something stupendous.

"I am afraid, Mr. Kibosh," she began in a tone which

sent the temperature of the parlor down several degrees, "that it will be impossible for us to receive you here. My husband is away on business in Fruitdale, while I expect a party of friends to dinner. I think you had better go to the hotel—there is a cheap house on Main Street—until we can communicate with you in a day or so."

"I am sorry that my visit is ill-timed," said Mr. Kibosh, with a twinkle in his eyes; "but I thought you would be glad to see me after all these years; that my sudden appearance wouldn't incommod you."

"You forget, Mr. Kibosh," replied Mrs. Norcross with hauteur, "that I have no recollection of ever having seen you in my life."

"You were very young when I left this village," admitted the visitor.

"Therefore I do not feel sufficiently acquainted with you to offer you the freedom of my home. Besides, I hope you'll excuse me mentioning it, your appearance is not exactly suitable to our surroundings, and it would cause me a great deal of embarrassment to acknowledge our relationship before the servants, not to speak of my friends, who are not accustomed to associate with persons below their social plane. You will, therefore, see how impossible it is that you can remain here."

"I understand you, Josephine. Doubtless you are right. When a man looks down in the world, his friends and relations regard him as an undesirable obstacle in their path. It was foolish for me to suppose that you were different from the average—that you would welcome your old uncle with open arms, as I had pictured you would. When a man has nothing the poorhouse is about the only thing which stands ready to receive him without question."

Mrs. Norcross listened to this speech with some impatience.

She was anxious to be rid of her shabby relative.

To that end she made a movement to withdraw, hoping that Mr. Kibosh would take the hint and go.

He did.

While he was picking up his hat and umbrella the lady of the house tapped a bell on the hat-rack.

The servant who attended on the door made her appearance.

"Show this person out, Martha," she said.

Then, with a slight bow, several degrees more frigid than the atmosphere outside, she hastily started upstairs lest Mr. Kibosh should address her before the servant in a familiar manner.

As the menial stood as stiff as a grenadier, with one hand on the street door waiting for the visitor to make his exit, Nathan Kibosh did not delay his departure.

"I guess I made a mistake coming back to the old place," he muttered as he tramped down the wide path and passed through the gate into the street. "Whether you're in New York or in a village like Rivermouth, the world handles you without gloves if you happen to look as if you were down. There are exceptions, however, to every rule, and I thought maybe—but no matter. Percy Norcross is very like

his mother. Very different from Master Bailey who interfered in my behalf awhile ago. I must certainly call at his house to-morrow."

Mr. Kibosh presently turned into Main Street and put up at the hotel.

CHAPTER III.

THE RACE ON THE ICE.

There was a large lake about a mile outside the village.

At the time of Mr. Kibosh's visit it was frozen over to a thickness that permitted skating.

That evening quite a crowd of Rivermouth boys and girls gathered there to enjoy the exhilarating exercise.

The full moon rose early and cast her silvery light over the landscape.

"Isn't it just lovely?" exclaimed Ruth Cameron, the belle of the village, to Percy Norcross, her most persistent admirer.

"Charming," he replied, as he knelt in front of her and fastened on her skates.

"Why, there's Ben Bailey!" she cried, almost clapping her hands, to Percy's great annoyance. "I was afraid he wasn't coming. I'm so glad, for he's such a splendid skater."

"I don't see why you notice that fellow, Miss Ruth," remarked Percy, with a frown of displeasure.

"Why, what's the matter with him?" asked Ruth, opening her pretty eyes very wide indeed. "He's a real nice, gentlemanly fellow. I like him very much."

"Really, Miss Ruth, you ought to be careful, don't you know. He doesn't belong to our set. He's a poor boy, and works for a living at Mr. Huckleberry's general store. I think he has a lot of nerve to try and force himself among people who don't want him. My father and mother wouldn't permit me to associate with him."

"Indeed!" replied Ruth with a little musical laugh.

"They are very particular who I make friends with," said Percy consequentially.

"Then I presume I should consider myself highly honored by having you put on my skates," she answered with a merry twinkle in her eye.

"Not at all, Miss Ruth. You are one of us, don't you know. Your father is the cashier of the Rivermouth bank. He's a gentleman."

"And you find fault with Ben Bailey because he has to work in a store?"

"You can't expect much from a poor boy, you know. His father was only a common carpenter, and his mother once did some dressmaking for my mother. So you see he isn't just the proper sort of person to be familiar with. I have given him several hints on the subject, but he doesn't seem to take them. Really, I think he ought to be shown his place."

Apparently Percy's remarks were not making much of an impression on Ruth Cameron, for while he was speaking her eyes were following the graceful movements of Ben Bailey on the ice, where he was at the moment cutting a number of fancy figures, to the great admiration of several onlookers.

Ruth's skates being adjusted she went twice around the lake with Percy, who was a very good skater himself.

Then to young Norcross's great disgust she made a tour of the ice three times with Ben.

"Don't they make a graceful couple?" said Miss Aggie Ware, Ruth's particular friend.

"Oh, I don't know," sneered Oscar Opdyke. "There are others."

"Who, for instance?" asked Aggie.

"Take Percy and Miss Cameron. Percy as a skater is all to the good."

"He is quite expert, but not near so good as Mr. Bailey."

"Pooh! Bailey may be smarter at cutting a few Jim Crow evolutions, but as a real skater he isn't in it with Percy."

"I'm sure you're mistaken, Oscar. I'd like to see them race together, then we might find out which is the fastest."

"Who would you like to see race together?" asked Luke Tapley, coming up.

"Ben Bailey and Percy Norcross," said Aggie, eagerly. "Couldn't you persuade them to do it?"

"Ho! Percy would knock the socks off Bailey," asserted Luke.

"That's what I say," agreed Oscar.

"I don't believe he could," said Aggie, shaking her head in a decided way.

At this point Ruth and Ben stopped alongside of Aggie.

Then Percy, who had been watching for another opportunity to skate with Miss Cameron, glided up, but she begged to be excused.

"I dare you to race with Mr. Bailey," said Aggie saucily to young Norcross.

"Excuse me, Miss Ware; I don't race with every Tom, Dick and Harry," replied Percy in a tone loud enough for the whole group to hear. "I like to choose my company."

His bearing toward Ben was manifestly insulting, and the boy flushed up at once, but owing to the presence of the girls he restrained his rising anger.

"Aren't you ashamed of yourself to talk that way?" said Ruth, looking indignantly at Rivermouth's young aristocrat.

"He's afraid to race," cried Aggie, jumping up and down and clapping her hands gleefully.

Percy was hot under the collar in a moment.

"Afraid!" ejaculated young Norcross. "Well, I guess not. If there's anybody in Rivermouth thinks he can get away with me on the ice, let him put up the dough."

"That's the way to talk, Percy," said Oscar, patting his friend on the back. "Don't take any bluffs. If Bailey thinks he can whip you in a spin around this pond, I've got a dollar that says he can't."

"And I've got another," chimed in Luke Tapley, pulling out his wallet.

"I'm ready to race Percy Norcross for the honor of the

thing, but I don't bet. Whoever wins the race is to be considered champion skater of Rivermouth."

"That's the ticket," said Tom Sanders, Ben's chum, joining the group. "Hi, hi! fellows we're going to have a race."

"Who's going to race?" asked a boy, as most of the boys and girls began to crowd around.

"Ben Bailey and Percy Norcross," announced Tom, whereat there was a general cheer.

"Don't be quite so previous," objected Percy.

"You're not going to back down, are you, Percy Norcross?" asked Tom Sanders. "You've been making a great bluff about being the fastest skater on the lake. Now's your chance to prove it."

Percy believed there wasn't any one who could beat him, and he wasn't really afraid of Ben Bailey, but his reason for wishing to decline a contest with Ben was that he thought he was honoring the store boy too much by putting himself on equal terms with him.

Besides, his dislike and contempt for Ben had been increased that evening by Ruth Cameron's evident partiality for his rival's society.

He realized, however, that the crowd was bent on having the race take place, and he couldn't draw out without bringing down ridicule on his head, so he agreed to race Ben—the distance to be twice around the lake, which was only a small sheet of ice.

Oscar Opdyke and Tom Sanders were chosen judges.

Then the two rivals took their positions side by side, Percy having won the advantage of the inner track.

"Ready?" asked Luke Tapley, who had constituted himself official starter.

"Yes," cried both the boys in a breath, leaning forward with their hands clasped behind.

"Go!"

Both started at the word, and the spectators followed their movements with great interest and excitement.

It was soon seen that Percy was slowly forging ahead.

"What did I tell you?" yelled Oscar Opdyke. "He's just walking away from Bailey."

"Bet your life he is," coincided Tapley, and they yelled out words of encouragement to Percy.

"Ho!" retorted Tom Sanders, cheerfully. "Ben hasn't got down to work yet. He is only playing with Norcross."

"He is, I don't think!" sneered Opdyke.

"Oh, yes, he's playing with him," snorted Tapley. "Percy is three yards to the good already. Your man won't be in it at the finish."

"Don't you fool yourself," answered Tom.

"Looks as if Percy Norcross was going to win, doesn't it?" said Aggie to Ruth.

"Sure he's going to win," chipped in Oscar, who overheard the remark.

"There's lots of time for Mr. Bailey to pull up yet," said Ruth quietly, though her heart was beating quicker

than usual and her bright eyes were all of a glisten with excitement.

"He might pull up if Percy was to sling him a tow-line," grinned Oscar.

"He doesn't need a tow-line, Oscar Opdyke," replied Aggie sharply.

"Don't he? He ought to have an electric motor, then, to push him along."

"That's what," chuckled Tapley. "Here they come, Percy four yards in the lead. Oh, I guess not! Go it Perce! You'll have him whipped to a standstill."

"Hurrah! Hurrah! Hurrah!"

The boys yelled and swung their hats, the girls screamed and waved their hands and handkerchiefs, as the rival racers completed the first lap, with Norcross well in the lead.

It could easily be seen that Percy was exerting himself to the utmost in the endeavor to distance Ben as much as possible.

The greater his victory the greater would be his satisfaction and triumph.

That there was the slightest possibility of his losing the race now did not strike him at all.

Ben, on the contrary, had held himself back to a certain extent from the start.

He did not believe that his rival could maintain his present burst of speed twice around the lake.

At any rate he was banking on the fact that he couldn't.

If he was mistaken his work would be cut out for him in the home stretch, otherwise he felt confident he would win.

"I don't think Percy Norcross is quite so far ahead," cried Aggie, hopefully.

"That's because you can't see straight, said Oscar jeeringly.

"Aren't you polite?" answered the girl with a flush. "I really believe Ben is closing up the gap between them," she said turning to Ruth.

"Yes, Aggie, he is. Isn't it exciting?"

"This is where Ben takes the starch out of your side partner," grinned Tom to Opdyke.

"You're talking through your hat," retorted Oscar angrily, though he clearly saw that Ben Bailey had already cut down Percy's lead by one-half.

"Hurrah for Bailey!" howled a large part of the spectators, for the store boy was easily the favorite by long odds.

"Hurrah for Percy Norcross!" whooped up Tapley, trying to arouse a counter enthusiasm, but the attempt was not successful.

"He's crawling up, all right," cried Tom in glee.

"Go back and sit down," snarled Opdyke. "You make me tired."

"Get out there on the ice, Oscar, with your end of the string," cried Tom. "They will be here in a few moments."

"Get out there yourself, Tom Sanders. Who was your funkey last year?"

"All right," replied Tom, good-naturedly. "It's all the same to me. Ben is winning you can bet your bottom dollar."

"Not on your life," cried Oscar hotly.

"Yes he is," screamed Aggie, beginning to jump with satisfaction. "He's even with Percy Norcross. Isn't that good!"

"Shut up, Aggie Ware!" cried Oscar, hotly.

"The idea!" returned the girl.

"Yes, the idea," mimicked Luke Tapley. "You're acting like a jumping-jack."

"That's none of your business, Luke Tapley."

"He's ahead, Aggie! He's ahead!" cried Ruth, with a sudden burst of enthusiasm.

A roar of encouragement greeted Ben as he shot to the fore in the race.

The supporters of Percy Nortross appeared to be few and far between.

For fifty yards after Ben had caught up to his rival the boys skated side by side, then Percy began to fall to the rear in spite of all he could do.

He had evidently exerted himself beyond his strength and was in no shape to make a final spurt.

Ben, on the contrary, had still some reserve power left.

Although much excited, he was breathing freely and easily, while Percy was fairly gasping for breath.

With the race four-fifths over the store boy was very perceptibly widening the gap he had opened up between himself and the young village aristocrat.

"Hi, hi, hi! Go it, Bailey!"

"Get down to it, old chap, you're going to win!"

"Put on more steam there! Hurrah! Three cheers for Ben Bailey!"

These and similar cries greeted Ben as he came whizzing down the home stretch like a winged Mercury.

"He's winning! He's winning!" shrieked Aggie, waving her handkerchief frantically.

"Yah!" snarled Oscar, now as mad as a hornet.

Luke Tapley, realizing the worst, had nothing to say.

"I guess it's your man who needs the electric motor after all," grinned Tom Sanders exultantly.

"Shut up!" snorted Oscar.

"Ha, ha, ha, ha!" laughed Aggie joyously, with a mischievous glance at Oscar.

"Hold your end straight, will you!" cried Tom to Opdyke, who was swinging the string out at an angle.

"Hurrah! Hurrah for Ben Bailey!" shouted the spectators, as with one mighty burst of speed the store boy shot against and carried away the string at the finishing line, six yards in advance of Percy Norcross.

He had won the race hands down.

CHAPTER IV.

IN WHICH RUTH CAMERON MEETS WITH A GREAT MISHAP.

"Well, who won the race, Opdyke?" chuckled Tom Sanders with a grin of satisfaction upon his freckled face.

"Yes, who won the race?" mimicked Aggie, making a face at Oscar.

"You people make me sick," retorted Opdyke sourly.

"You'd have lost your money if you had had it up," replied Tom.

"Well, why didn't you cover it, then, you're so smart?"

"Because I am not in the habit of betting."

"Oh, aren't you?" sneered Oscar, glad to find some pretext to hit out at Sanders. "You're one of the goody-goody, taffy-on-the-stick fellows, aren't you? You give me a pain in the neck."

"Don't you worry yourself about me," flushed Tom.

The girls and boys, with Ruth and Aggie in the lead, began to crowd about Ben as soon as he came gliding back to the starting point, while Oscar and Luke, and one or two others, hastened to Percy to condole with him over his defeat.

"You're all to the good, Bailey," said a big, strapping lad who worked for the village blacksmith. "I thought you'd win."

"Thanks, Webster," replied Ben, his face flushing with pleasure as the group showered their congratulations upon him.

"You're the champion skater of Rivermouth for a fact," said Tom.

"Yes, he's won the title gloriously," cried Aggie with dancing eyes.

"He ought to be entitled to a badge of some sort, don't you think?" suggested a boy.

"Sure he ought; let's chip in and buy him one."

"I'm willing," cried another.

"And I," "and I," "and I, too," chorused a number of enthusiasts.

"He certainly deserves some recognition," said Ruth.

"Give him that ribbon in your hair," suggested Aggie.

"Do you think I might?" whispered Ruth to her friend with a blush.

"Why not? I would if I had one."

Ruth detached the blue silk ribbon she wore, and taking a pin from her sash walked to Ben.

"Allow me to present you with the blue ribbon," she said softly.

"Thank you, Miss Ruth," replied the store boy with a heightened color, as she pinned it upon the lapel of his jacket. "I shall prize that very much because it is your gift. It has a double value in my eyes, and I shall keep it as long as I live."

Everybody cheered as Ruth Cameron decked out the victor.

"Seems to me they're making a great fuss over that fellow," said Percy with a sniff of disgust. "If I had been feeling in proper shape he wouldn't have beaten me."

"What's the matter with you?" asked Oscar, glad to find an excuse to flaunt up to Tom Sanders.

"I've got a bad headache. Had it ever since I left home."

"Then of course you were handicapped. I knew there must be something to account for Bailey winning," said Oscar in a tone of satisfaction.

"Sure I was handicapped."

"Then you must race him again to-morrow night," said Luke Tapley. "He'll be claiming that he is the champion skater of Rivermouth after this unless you can put a spoke in his wheel."

"I'll think about it," said Percy, who was well aware that he had done the best that he was capable of, and had been fairly beaten.

"You want to think about it pretty quick," persisted Luke. "I don't want to have that crowd crowing over me, for we supported you, and they will be giving us the grand laugh."

Percy made no reply.

"Hurrah for Ben Bailey, the champion skater of Rivermouth!" came floating over to them from the crowd around the winner, as Ruth Cameron decorated him with the blue ribbon.

"You hear that!" cried Luke. "That's what we're up against. You've got to race him again, Percy, and knock the spots off him, or we shan't hear the last of it, mind what I tell you."

"Yah!" cried Percy, angrily. "I was a fool to put myself on a level with the beggar."

The crowd around Ben now broke up and general skating was renewed.

"Let's go over to the club-house and have a game of pinochle," suggested Oscar. "I've had enough of this thing for to-night."

"I'm with you," replied Luke, sitting down on the ground and commencing to loosen his skates.

"All right," agreed Percy. "Just wait for me till I have one more spin around with Miss Cameron."

"How can you, when she's with Bailey now?"

Percy gritted his teeth when he saw the boy he disliked and the girl he was partial to go off across the lake hand in hand.

He determined, however, to wait until they returned.

He wanted to reach the ear of Miss Cameron, and gloss over his defeat, lest she might go away with a much reduced opinion of his abilities as a skater.

So, in spite of the entreaties of his companions to hurry up, he hung about till Ben and Ruth came back, and then, with very little politeness toward the store boy, he glided up to Ruth and requested the pleasure of a spin with her down the lake.

Ruth looked doubtfully at Ben, but the boy gracefully relinquished her arm to Percy, raised his hat politely, and skating over to Aggie asked the pleasure of her company, which she very readily granted.

"I s'pose you think that fellow a better skater than I now," began Percy as he started off with Miss Cameron.

"Well," replied Ruth, in a conciliating tone, for she realized that Percy felt sore over his defeat, "you are both fine skaters."

"That isn't the thing," persisted young Norcross. "Do you think he is better than I am?"

"You both had a fair trial of speed, and he came out ahead of course——"

"That was because I didn't feel at my best."

"How do you mean?"

"I had a bad headache. I was in no condition to race. I only went into the thing because I was forced. The crowd would have it, and if I had refused they would have said that I was afraid of Ben Bailey."

"I didn't hear you complain of a headache while I was skating with you before the race."

"I didn't think it worth while to mention the fact to you."

"And do you think that was the reason you lost?"

"Of course it was."

"Well, you can race again to-morrow night, can't you?" she asked.

"I suppose I can, but I don't really think I ought to lower myself to do so."

Ruth made no remark, but we are afraid Percy lowered himself very greatly in her estimation by his indiscreet remark.

"I wish you wouldn't be so familiar with that fellow," went on the village aristocrat. "He isn't at all in our social class, you know. You ought not to encourage him."

"I think you choose your friends, don't you, Mr. Norcross?" she said with some spirit.

"Certainly I do. I take care to have nothing to do with low people like Ben Bailey."

"Very well," she said coldly. "Perhaps you have no objection to my choosing mine. I am sorry to hear you speak so slightly of Mr. Bailey. There is nothing in the least objectionable about him. It does not lower him in the estimation of the village because it is necessary for him to work at the general store to support his widowed mother. I assure you I respect him greatly, and I would prefer you didn't speak about him again unless you can do so without running him down."

Her words came at Percy straight from the shoulder as it were, and he winced at the indignant earnestness in her tone.

"Of course if you insist on having him for a friend, Miss Ruth——"

"I am glad to number him among my friends. My father and mother approve of him, and that is enough for me."

"Let's go up there," he said at length, as they approached an annex to the lake.

It was only a small span of ice, divided from the main lake by a jutting point of ground.

For some reason the ice was thinner there than out on the lake, but neither suspected it.

Ruth at once skated through the opening, but Percy in some way tripped and sat down with an ungraceful whack. Then something occurred.

The ice cracked all of a sudden under Ruth's feet. Scenting danger she tried to turn around quickly.

This threw all of her weight on one foot.

The skate penetrated the ice and down she went.

The shock broke the surface all around her and she went through into the water.

The water was pretty deep here and she had just time enough to utter a piercing scream before she went entirely under.

Percy saw the catastrophe, and, instead of rushing to her rescue, he stood gazing helplessly at the hole in the ice through which she had vanished.

CHAPTER V.

IN WHICH BEN DISPLAYS COURAGE AND PRESENCE OF MIND.

Ben Bailey and Aggie Ware were gliding over the ice not very far away when Ruth's scream came to their ears.

"Something has happened to one of the girls," cried Ben. "Come, let us see."

"It must be Ruth," cried Aggie apprehensively. "I saw her and Percy Norcross go around that point, and the scream came from there."

The very thought that Ruth Cameron might be in trouble spurred Ben to action at once.

"Follow me, Aggie," he exclaimed, and letting go of her he darted ahead like an arrow from a bow.

As he spun around the point he ran into Percy and sent that aristocratic youth head over heels along the ice till he fetched up against the bank, where a broken branch from a felled tree ripped his jacket half up his back.

At that instant Ruth's head appeared above the water in the midst of the broken ice.

Help! she gasped in terror, trying in vain to get a secure hold on the flimsy surface around her.

Ben saw the extreme danger of her situation.

There was nothing at hand to hold out to her, and he could not tell how close to the break the ice would sustain him.

He thought quickly, for the girl's life depended on prompt action.

He came to a sudden resolution.

Lying face down on the surface of the annex he crawled forward, but while he was doing this he saw, with a feeling of despair, Ruth's head sink out of sight, and a few bubbles come shooting to the surface.

"Great Scott!" he groaned, "what if she doesn't come up again!"

A cold sweat broke out on his forehead, and he was on the point of getting up and diving into the hole to save her or perish, when she came up again.

She was almost unconscious from cold and fright.

"Give me your hand," Ben cried, wriggling unpleasantly near the break and holding out his arm to her.

His voice came to her like a bugle note in a dream.

She turned her despairing eyes upon him.

"Save me, Mr. Bailey!" she gasped faintly, extending both her arms toward him.

"I will, or I will go under with you," he cried encouragingly.

The ice began to crack around him as he succeeded in catching one of her hands.

But he did not care.

He was going to get her out of it if he had to swim for it. He pulled her toward him, the thin barrier of ice giving away before her.

"Aggie," he called out.

"Yes, Ben," she answered.

"Catch hold of my skates, will you, and try to pull me backward."

Aggie did so, but her strength was not sufficient to yield very happy results.

Fortunately Tom Sanders and several others came to the scene at this moment.

They had also been attracted to the spot by Ruth's scream.

Tom took Aggie's place—that is, he grasped one of Ben's legs, while another boy caught hold of the other, and their united strength had the desired effect.

They pulled Ben, while he caught Ruth with both hands and held on to her till the resistance of the fringe of ice showed the store boy that it was safe to act.

"Let go," he cried to his companions.

They released his limbs.

Then Ben managed to get on his knees, and having accomplished that he grasped Ruth under the arms and lifted her out of the water.

The crowd gave a great shout and Aggie ran forward and caught Ruth in her arms.

"Ruth, dear, dear Ruth; thank goodness, you are safe!" cried Aggie, and the two girls cried hysterically in each other's arms.

"Come," interposed Ben. "You'll catch your death of cold if you don't get a hustle on. We'll skate over to the other side of the lake, and then I'm going to race you home," and he caught Ruth by the hand and compelled her to move along.

The crowd followed them with hilarious shouts.

As for Percy, he had already picked himself up, and after moodily watching the rescue of his late companion by the store boy, as he called him, he betook himself off by a by-path, swearing vengeance on Ben for his tumble and his ruined jacket.

When Ben and Ruth reached the far bank of the frozen lake, the boy made her sit down and then had her skates off in a twinkling.

His own followed suit, then they both got on their feet.

"Now give me your hand, Miss Ruth," he said, energetically. "You've got to run."

"Oh, I can't!" she protested.

"But you must," he said, firmly. "Come on, Aggie. Put your best foot foremost. Bet you a pound of candy we beat you."

Away they went, not so very fast, to be sure, but still fast enough to keep Miss Ruth's blood in circulation.

Aggie laughed so much at the ludicrousness of it all that she soon fell behind.

"Oh, come, now, what's the matter with you, Aggie? Get a move on!" Ben shouted back at her.

"I give up!" she cried, dropping to a fast walk.

Ben and Ruth stopped till she caught up again, then Ben grabbed her by the arm and started on a jog trot, and Aggie, whether she would or not, was compelled to keep pace with him, though she was laughing all the time.

At last they reached Ruth's home, and passing through the gate they approached the house at a more dignified pace.

Mrs. Cameron answered the summons herself at the side door.

"Why, what's the matter, Ruth?" she exclaimed, startled by the unkempt appearance of her daughter.

"I'm sorry to say, Mrs. Cameron, that she fell through the ice and got a bad ducking. You'd better put her to bed at once," said Ben.

Mrs. Cameron gave a startled cry and seized her child in her arms.

"You must come in, Mr. Bailey!" cried Ruth, as the boy started to leave. "You really must. Don't let him escape, Aggie."

So Aggie grabbed him by the arm and he was obliged to enter.

"Mother," said Ruth, "I should have been drowned only for Mr. Bailey. He dragged me out just as I was becoming unconscious."

At that point, Mr. Cameron, attracted by the excitement, made his appearance in the room.

Ruth insisted on making an explanation before she would permit her mother to take her up to her room, and, of course, her story made Ben something of a hero.

Mr. and Mrs. Cameron were profuse in their gratitude to Ben, and he felt somewhat confused by the warmth of his reception.

At length he managed to make his escape after promising to call around some evening that week.

On his way home he passed a small, detached building, the lower part of which was occupied as a grocery, with a bar in the rear.

He could see a number of Rivermouth's lower order of citizens toasting their toes around the stove.

Upstairs the three windows were lighted up.

Ben knew what that meant.

It was the room of the "Lucky Thirteen" club, an organization started by Percy Norcross and his special cronies, Oscar Opdyke and Luke Tapley.

Percy and twelve clubmates made this place their hangout, and we are sorry to be obliged to record the fact, but the nearness to the grocery below led to the introduction above of not only soft drinks, but mint juleps, cocktails, and sometimes a whiskey straight when one of the boys happened to feel particularly reckless.

The club was supposed to be particularly select, because the thirteen members belonged to the best families in Rivermouth.

Some of the larks that originated in this organization, however, did not bear a good reputation.

Although Ben was considered too far down in the social scale to be eligible to membership in the event of a vacancy, it can truthfully be said that he had not the slightest desire to join the club.

When he reached home he had a long story, of course, to tell his mother of the events of the evening.

How he had raced Percy Norcross for the skating championship and won, displaying his blue ribbon trophy, which he afterward put away in a safe place.

Also, how he had saved Ruth Cameron from drowning after the ice had broken under her, and Percy, like a coward, had left her to her own resources.

"You put me more and more in mind of your father," said Mrs. Bailey, wiping her eyes with her handkerchief. "You are so brave and manly. He saved the lives of several people of the village at different times. Twice from the river below, and once he rescued three boys who had gone sailing on a raft on that very lake. You have all his good traits, Ben, I am thankful to say, and I feel sure you will grow up to be a splendid man, if God spares your life, as I nightly pray he will."

"I ought to be kicked if I turned out otherwise when I am blessed with such a good little mother as you."

And he went over and kissed her with the tender respect of a good son.

"Well, mother, I guess I'll go to bed. I've got to be up early to go to the store, you know."

He took the lamp, which was waiting for him on the old-fashioned dresser, and ascended the stairs to his pleasant little room over the kitchen.

"Ruth Cameron is a sweet girl," he mused, as he undressed. "I'm glad it was my luck to save her life."

And a mile away Ruth was lying in bed, awake, thinking what a brave, handsome boy Ben Bailey was, and how glad she was that it was he who had saved her life.

CHAPTER VI.

IN WHICH BEN IS OFFERED THE CHANCE OF HIS LIFE, AND ACCEPTS.

Ben Bailey had an hour at noon so he could go home from the store for dinner.

When he reached the cottage as usual next day he found a visitor talking to his mother.

It was none other than Nathan Kibosh.

He shook hands warmly with Ben.

"I took the liberty of calling on you, as I promised I would," said Mr. Kibosh. "I did not reckon upon the fact that you might be employed. I thought probably that you still attended school. Your mother, however, prevailed on me to remain until you came home to your dinner, so here I am."

"I am glad you called, Mr. Kibosh," said Ben, in so hearty a tone that his visitor felt assured he was welcome,

and the fact pleased him very much, indeed, after the cool reception he had encountered at the home of his niece the afternoon before.

"You don't appear to be a bit ashamed of my rather seedy appearance," he said, with a peculiar twinkle of the eye.

"Certainly not," said Mrs. Bailey. "And now you must have dinner with us."

"I shall be pleased to accept your kind invitation if I do not inconvenience you," replied Mr. Kibosh, with a Chesterfieldian politeness that ill accorded with his shabby garments.

"He is a gentleman, at any rate," thought Mrs. Bailey, "even if he is poor."

Then she hastened to assure him that his presence far from inconveniencing them was a real pleasure, as they had so little company that it was a treat to have a gentleman to dinner.

"Madam," he said, with a bow, "I consider it an honor to dine at your table."

Mrs. Bailey smiled, graciously, at the compliment, and the three then adjourned to the dining-room, a very cosy little apartment, with a home-made rug under the table, and many little reminders of old times, when Mr. Kibosh was a boy, about the room.

Somehow or another the old man felt at home in Ben's humble surroundings.

"If you have no objection, I should like to ask you a question or two," said Mr. Kibosh to Ben after the soup plates had been removed and Mrs. Bailey was bringing in a cold joint, which was now making its second appearance on the table.

"I hope you won't stand on ceremony about asking any question you see fit," answered the boy, politely.

"You say you are employed in a general store in the village?"

"Yes, sir."

"Don't you think your chances for advancement are very much restricted in such a small place as Rivermouth?"

"Yes, sir; but I hope to do better one of these days."

"What is your idea of doing better?"

"I should like to go to New York, or some other large city, where the chances for a boy to get ahead are ever so much better than here."

"Ben is very ambitious, sir," said Mrs. Bailey, with a smile; "but I don't want him to go so far away from home alone."

"I can understand and sympathize with your feelings on that score, madam," said Mr. Kibosh, pleasantly. "Good mothers are alike in that respect—they hate to part with their boys."

"Yes, sir. And Ben is all I have. I should feel dreadfully lonesome, as well as anxious about him, if he were to seek a situation so far away as New York."

"But, madam, if you knew he was in good hands. In the employ of one who appreciated his many fine qualities, and would advance him as he earned promotion, would that not make a difference?"

"It certainly would, sir; but such chances a country boy without influential backing is hardly likely to pick up except by the merest accident."

"I do not say but you are right, madam. Who knows but such an opportunity may come to your son?"

"I wish it would!" cried Ben, eagerly. "I'm tired of wasting my energies in Rivermouth. I feel that I ought to do better. You see, sir, when father died, a few years ago, he left mother this cottage; but it was not nearly paid for. There is a mortgage on this property, and we have to economize in order to pay the interest, the taxes and insurance, and try to save a little toward reducing the principal when the mortgage becomes due. It is quite impossible that we can do much in the last direction while I remain here on a small salary—though Mr. Huckleberry is a decent kind of a man, and pays me all he can afford to pay a clerk."

"I am glad to see you are not ashamed to be a clerk in a store until something better turns up."

"Why should I? I have heard that Russell Sage, the great New York financier, was once a clerk in a country store. And I dare say many other successful men started as I have done."

"You are right," agreed Mr. Kibosh. "Still, it's my opinion that my great-nephew, were he in your place, would hardly be satisfied to accept anything so ordinary as a country clerkship."

"Percy Norcross has high notions," admitted Ben. "I suppose that is because his father is wealthy, and he expects to go to college when he graduates from the village high school, and eventually become a lawyer like his father."

"Percy's mother also seems to have high notions," said Mr. Kibosh, with a peculiar smile, "so I presume he comes rightfully by his ideas."

"As I was saying," went on Ben, "the fact that we have a considerable mortgage on this house worries me, not that I believe Mr. Norcross, who holds it, would foreclose so long as we pay the interest regularly. But the mere fact that he will have the right to do so next August is not a cheerful outlook. Mother has lived here so many years that it would be a dreadful thing if it were to be taken from her. That's why I would like a better chance so I could, by my efforts, secure it to her."

"You certainly have a very good son, Mrs. Bailey," said Mr. Kibosh, with a smile.

"Yes, sir. He is the best son in the world," she answered, with a fond look at her stalwart boy.

"Now, Ben—you will excuse me calling you Ben, but somehow I have taken a liking to you, and I prefer to call you by your first name. What I was about to say is this: I can put you in the way of following the bent of your ambition," said Mr. Kibosh, with a meaning smile.

"You, sir!" exclaimed the boy, in astonishment, while Mrs. Bailey regarded their visitor with a doubtful kind of wonder on her gentle features.

"I perceive you are surprised. You wonder how a shabby-looking old man like me can make good my state-

ment. Let me explain. To begin with—I'm by no means as poor, nor as inefficient both physically and mentally, as you may suppose from my appearance, though it is quite true I am not the man I ought to be, since I have never quite recovered from the irreparable loss I sustained in the death of my wife and only son."

At this point the old man's voice shook from emotion, while Ben and his mother began to regard him with a new interest, and with some degree of expectation.

"As a matter of fact, I am a wealthy New York broker, and I have an office in Broad Street, in the financial district, as it is called, of that city. I was born and raised in Rivermouth. My only sister, Caroline, married a Hammond, and their daughter is now Mrs. Abner Norcross, of this village. I came down here to visit the Norcrosses. Josephine Norcross and her son Percy are the only relatives I have in the world. Under ordinary conditions they would naturally inherit the property and money I have accumulated. They have always looked upon me as a rich man. I wondered what effect it would have upon them if they had occasion to believe that I had suddenly become reduced in circumstances. I determined to test their feeling on the subject. I am not sure this was entirely fair, as the world goes, since the universal estimate put upon an individual is not what he was but what he is. I adopted this disguise, at any rate, and the result scarcely surprises me. My niece looked upon me as an intruder, even after I had satisfied her that I really was her Uncle Nathan. But I have been much more disappointed in my great-nephew. He has many traits which do not appeal to me. The pleasant surprise of my visit to Rivermouth, however, has been the off-hand acquaintance I formed with your son, madam," turning to Mrs. Bailey. "He is a boy after my own heart. In more ways than one I may say he reminds me of my own lost boy. I have taken an interest in him, and to that end I propose, with your permission, to take him with me to New York and give him a start in life."

Ben and his mother were fairly struck dumb by the revelation made to them by Mr. Nathan Kibosh.

It was some moments before either could find words in which to express the surprise they felt at this unexpected turn of events, or to thank the broker for his generous proposition.

"Now, Ben," said Mr. Kibosh, "I want you to thoroughly understand my offer. I have sized you up as a manly, ambitious lad. I do not propose to spoil your good qualities by taking you by the hand and boosting you up the ladder of success. My idea is simply to make an opening for you and let you do the rest. You must depend entirely on your own resources. I will keep my eye on you, taking note how you conduct yourself. Your mistakes must be object lessons and spur you on to greater effort. I promise your mother that I will see that no harm comes to you, so far as I can prevent it; but I have little fear of that, since my estimate of your character leads me to believe that you will form no bad habits, nor yield to the temptations and vices of a great city. I shall remain a few days longer in Rivermouth. You must talk the matter over with your mother,

and let me know by to-morrow or next day your decision. In my opinion, you now have the chance of your life."

Shortly after Mr. Kibosh took his departure, Ben walking part of the way with him, on his return to the store.

The broker's proposition was the subject that evening of a long and earnest conversation between mother and son, and in the end it was agreed that Ben should accept the offer.

Next day he notified Nathan Kibosh to that effect.

CHAPTER VII.

OFF TO NEW YORK.

Ben notified Mr. Huckleberry that he was going to leave his employ, also the village.

The storekeeper was very sorry to hear it.

Ben was a faithful and efficient clerk, and he was loath to lose him.

While the boy did not confide his prospects to him, he said he had an excellent offer to go into business in New York, and had decided to accept it.

Mrs. Bailey insisted on packing her son's trunk herself, like fond mothers will.

She wished to see that he had everything she could supply for his comfort.

As Mr. Kibosh wanted to return to the metropolis without further delay, Ben started out at once to make his farewell calls.

The first one he called on was his particular friend, Tom Sanders.

"You're just the fellow I want to see!" exclaimed Tom, with great animation. "But how comes it you are away from the store at this hour?"

"I'll tell you when you've had your little say."

"My little say is soon said, Ben. You and I have been chums for many moons, haven't we?"

"That's what we have!"

"And now I hate to tell you we have to part company."

"Why, how did you guess that?" asked Ben, in some surprise.

"How did I guess it?" ejaculated Tom, surprised in his turn. "I didn't guess it. It has simply turned out so. I'm going to New York."

"You're what?" gasped Ben.

"I am going to New York. Got a job there."

"You have?"

"I have. It has all been arranged by my father."

Ben stared a moment at his chum and then he uttered a wild war-whoop.

"Shake, old man! Why, I'm going to New York, too!"

Tom looked at the outstretched hand in a bewildered manner.

"You're joking, aren't you?"

"Never more serious in my life, Tom. I'm going to work in New York right away. And it was to bid you good-by that brought me around to your house to-day."

"By George!" cried Tom, in an ecstasy of delight. "That is glorious, isn't it? We needn't be parted after all."

"I hope not. Whereabouts in New York do you expect to hang out?"

"I am going to work as a messenger for Parsons & Northrup, Wall Street brokers."

"You don't say. I'm going to work for Nathan Kibosh, also a broker, whose office is on Broad Street."

"Why, we can see each other every day, can't we?"

"I hope so. What's the matter with our rooming together?"

"Of course we will!" cried Tom, enthusiastically. "Why not? The governor and my fond mamma will be delighted with the plan. When do you start?"

"To-morrow morning."

"Same here. We'll go together."

"All right. That'll be fine."

And it was so arranged.

Ben called on Aggie Ware and many other old friends, but he reserved his last visit for Ruth Cameron.

She received him with a smile.

"I am glad you have come," she said, archly, "for I have a skein of worsted for you to hold, while I wind it."

"I thank you for the honor you propose to confer upon me," he answered, as he held out his hands to receive the skein.

"I am sure it's very kind of you, Mr. Bailey. I am very much obliged to you."

"It is a pleasure, I assure you, Miss Ruth," replied Ben, gallantly.

"How nice you say that," she said, with a mischievous laugh. "By the way, you are going to Aggie's birthday party on the 15th, of course?"

"I am afraid it will not be possible for me to be present."

"No?" and her face fell a little at his words. "If you don't think me too inquisitive, perhaps you will tell me why you have changed your mind? Aggie told me you said you would surely be there."

"That is quite true, Miss Ruth; but you see I am going to leave Rivermouth to-morrow——"

Ruth stopped winding the worsted and looked Ben full in the face.

"Do you really mean that?" she asked.

"I do. I am going to New York in the morning."

"Oh, you mean on a business trip, perhaps, for Mr. Huckleberry?" she asked, eagerly.

Ben shook his head.

"I have secured a position in New York, and I am going to work there."

Ruth began again to wind the worsted, but much slower than before.

Ben could not help being aware that she was not pleased with the idea of his departure.

"Are you glad?" she asked, after a pause, without looking up.

"I am glad in this way—it will give me the chance to get ahead in the world, which I have always looked forward

to. I am sorry, of course, to leave my mother, and the friends for whom I have a great regard."

"This is rather sudden, is it not?" she inquired, wistfully.

"It is, indeed," he answered. "Yesterday morning it was the last thing I could have supposed probable. The chance simply turned up, and I had to take it or leave it."

"I understand," she said, softly.

Ruth tried to conceal what was really passing in her mind and heart, but did not wholly succeed.

She was not very lively during the remainder of the evening, and even became quite sober and sedate before nine o'clock, when Ben rose to take his departure.

"I suppose between your new business and the gaieties of a great city you will by and by forget your old friends in Rivermouth," said Ruth, with a forced smile.

"Never," replied Ben, earnestly. "I am not built that way."

"Never is a long day," she answered, soberly.

"Well, I can safely promise you one thing."

"What is that?"

"That I won't forget you, Miss Ruth," he replied, boldly. A rosy blush mounted to her cheeks and she looked down at the carpet.

"May I write to you?" he asked, eagerly.

"Yes," she replied, softly.

"Will you promise me that you will answer my letters?"

"I am afraid I am but a poor letter writer," she said, in a low tone.

"I hope you will let me be the judge of that. Have I your promise?" he persisted, taking her unresisting hand in his.

"Yes; if you wish me to."

"I certainly do."

Then he bade her good night and good-by.

Next morning Ben took an affectionate leave of his mother, and started for the railroad station, where he was to meet Nathan Kibosh and his chum, Tom Sanders, in time to catch the nine o'clock train.

His trunk had already preceded him.

He carried a small grip in his hand, and as he turned the corner into Main Street he ran against Percy Norcross and Oscar Opdyke.

They looked at him in some surprise, for they had not heard about his intention of leaving Rivermouth.

"Hello!" cried Oscar, curiously, "where are you bound for, Bailey?"

"I am going to New York," replied Ben, pausing to answer him.

"Going to New York, eh? You don't mean to say Huckleberry is sending you to the metropolis?"

"I didn't say he was sending me."

"I should think not—he isn't sending a kid like you to do business for him," said Oscar, insultingly.

Percy, who stood back, not feeling disposed to enter into conversation with the store boy, laughed maliciously at his crony's remark.

Ben flushed to his hair, and then, without a word, started to go on.

"Hold on!" cried Oscar, grasping him by the sleeve of his jacket. "What are you going to New York for?"

"The subject wouldn't interest you any," replied Ben, coldly.

"How do you know it wouldn't?"

"I know it wouldn't. Good-by."

The two boys watched him go.

"I wonder if he's lost his job?" said Percy. "I hope he has, the beggar."

"I wouldn't be surprised. He knows he couldn't get another as good around here, and is going to New York to try his luck."

"And make his fortune," sneered Percy.

"Make nothing. He'll never amount to shucks, I'll bet."

"I'm glad he's going," said Percy, thinking he would now be able to recover lost ground with Ruth Cameron.

"So am I. When you and I go to the city on Washington's Birthday, I hope we find him blacking boots on the street."

"Or selling papers. It's none too good for him."

"You bet it isn't."

They passed on up the street, while Ben kept on toward the station.

Tom and Mr. Kibosh were waiting for him.

Ben introduced his friend to the broker, and told him Tom was also going to work in New York.

Then the train came in, they got aboard, and two minutes later were on their way to the metropolis.

CHAPTER VIII.

IN WHICH BEN AND HIS FRIEND TOM ARE INTRODUCED TO THE METROPOLIS.

Nathan Kibosh was a grain broker and was connected with the Produce Exchange on Beaver Street.

His office was on the third floor of a Broad Street skyscraper.

He had a large number of monied customers for whom he did business, while he sometimes speculated on his own account, as the grain market offered a safe and profitable field for investment, on account of the security to be found in real values.

The buyer of 10,000 bushels of wheat knows that he can always find a purchaser at a fair price, it being a commodity continuously in demand because of its absolute necessity to the human family.

Chicago and New York dominate the grain markets of this country.

Chicago is the leading speculative grain market of the world, while New York stands first as an export or consumers' market.

The chief factors which influence market values are crops,

crop prospects in all the producing countries, visible supply, receipts and export demand.

Information in regard to these facts are public property, open to all.

The leading governments of the world seek to impart accurate and comprehensive knowledge in relation to their supplies or requirements, while hundreds of specialists are constantly employed all over the world in collecting data and furnishing the requisite figures for correct judgment.

Ben Bailey was to begin at the foot of the ladder and work his way up.

"I am about to take my messenger into the counting-room," explained Mr. Kibosh. "You will take his place. Your salary will be \$10 a week to commence, and I will advance you according to my usual custom with all my employes. Of course, your first duty will be to familiarize yourself with the city, and especially with the section say below Cedar and east of Broadway."

Neither Ben nor Tom had ever been in New York before, and the bigness of the city, coupled with rush and roar of traffic going on all around them as soon as they stepped out of the Grand Central depot onto Forty-second Street, fairly staggered them.

The broker took the boys with him to his apartments in an exclusive bachelor apartment house near Madison Avenue, where he discarded his seedy apparel and freshened himself up in a way that effected a wonderful change in his personal appearance.

"You look like a different man now, Mr. Kibosh," said Ben, respectfully.

The broker laughed good-naturedly, and soon afterward he took the boys to lunch.

Mr. Kibosh had picked out several places in the Herald to visit for the purpose of selecting a respectable and reasonable-priced boarding house for the two boys.

They found a comfortable square room on the east side below Twenty-third Street, and near the Third Avenue Elevated Railway.

"Yonder," pointed the grain broker, as they came out on Third Avenue, "is the Eighteenth Street station. It will be very handy for you. Take the South Ferry train every morning, or if you happen to get aboard of a City Hall train, change at Chatham Square, which I will point out to you when we reach there, and take the next train following if you hear the man on duty call out South Ferry, and ride down to Hanover Square, as we are about to do now."

The run to Hanover Square station was made inside of twenty minutes.

Then Mr. Kibosh first piloted the way to Wall Street, to the office of Parsons & Lathrop, where they left Tom to present his letter of introduction to that firm, who were expecting him.

The boys agreed on a meeting-place for that afternoon after three o'clock, and then Ben accompanied the big grain broker to his office.

Mr. Kibosh introduced Ben to his messenger, who sat in a chair in the reception-room.

"This is your successor, Willard," he said. "I want you to initiate him into his duties, so that when you go into the counting-room he will be qualified to take your place."

"Yes, sir," replied the boy, briskly, with a comprehensive glance at Bailey.

"He is unfamiliar with the city, so I wish you would do me the favor to show him the ropes outside, after the Exchange closes, and take him with you, of course, whenever you go out on an errand."

Then the broker disappeared into his private office.

"Are you from the country?" asked Willard Brown of the new messenger.

"Yes, I come from Rivermouth, up the State," answered Ben, who was somewhat taken with Master Brown, who looked to be as bright as a new steel trap.

"You'll find things a good deal different in the city."

"I expect to."

"Ever worked before?"

"Yes, in a general store."

"What's a general store?" asked Willard, with some curiosity.

"A store that keeps everything for sale, from a needle to a plow."

"A country store, eh?"

"Yes, I guess you can call it that," replied Ben.

Just then Willard received a signal from the inner office, and he went in to see what Mr. Kibosh wanted.

Presently he came out with a letter in his hand.

"Come along," he said to Ben, "I'm going over to the Exchange to deliver this to one of Mr. Kibosh's brokers."

The boys took the elevator down to the street and made their way rapidly to the massive Produce Exchange building, which occupied an entire block on Beaver Street west of the corner of Broad.

While Willard was delivering his letter, Ben got a brief view of the howling mob of brokers inside on the grain and paper littered floor, and the sight almost paralyzed him.

His first impression was that a free fight was in progress.

Willard laughed heartily when he called his attention to it, and on the way back to the office he explained how business was conducted in the Exchange.

For the next hour the regular messenger was kept pretty well on the jump, and Ben found he had to hustle to keep up with him.

Then Willard Brown announced that it was three o'clock, and that his duties were over for the day.

"Come, now," he said to Ben, "I'll take you over a portion of the financial district, show you some of our twenty and twenty-five story skyscrapers, introduce you to the Brooklyn Bridge, and so on."

"All right," replied Ben; "but I've got to meet my chum at the corner of Broad and Wall, first."

"Your chum!" exclaimed Willard, in some surprise.

"Yes. He came with me to the city this morning to go to work for a firm of Wall Street stock brokers. I'll introduce you to him."

"Good enough!" grinned young Brown. "So I'll have two greenies to show around, eh?"

"I hope we won't remain greenies long," smiled Ben.

"You don't look like a boy likely to remain a hayseed long."

"Thanks, for the compliment."

"Oh, you're welcome. There is no charge," grinned Willard.

"There's my friend, now, waiting for me," said Ben.

Tom was standing under the shadow of the J. P. Morgan bank, reading a copy of an afternoon paper.

"Tom, old boy, how have you made out?" cried Ben, slapping his chum on the back.

"Fine as silk. I expect I'm on the road to a partnership."

"Tom, this is Willard Brown, of Mr. Kibosh's office. He's going to show us a few of the ropes."

"Glad to know you, Willard," said Tom, shaking him by the hand. "Hope to know more of you."

"Say, you're all right," grinned Brown. "You hail from Rivermouth, too, I suppose?"

"Sure thing. I've just been reading about this insurance expose, as they call it. Gee! It's fierce, isn't it? I was going to take out a \$100,000 policy for my wife and kids, but I guess I won't now."

"You can't believe all you see in the papers," said Ben. "Life insurance has preserved many families from the possibility of want."

"You bet it has!" chuckled Willard.

"That's right!" cried Tom, thumping one fist against the other. "It's the greatest hold-up on record."

"No, you're mistaken," snickered Willard. "There was one greater."

"What was it?"

"I saw a picture of Atlas holding up the world."

"That's a good one," said Ben and Tom in a breath, and then the boys started off on their tour of observation.

Willard left them at the City Hall station of the elevated railway.

They got off at Eighteenth Street all right and found their boarding place without difficulty.

"I vote we go to a show to-night," proposed Tom, after supper.

Ben agreed, and after making inquiries on the subject, they steered for the Academy of Music, where a big melodrama was holding the boards.

"Say, Ben, New York is all to the mustard, isn't it?" said Tom, when they walked into the glare of the electric lights on Fourteenth Street off Third Avenue.

"They seem to have theatres to burn here," remarked Ben, pointing first to the Dewey, then at Tony Pastor's, then at the Academy they were about to patronize, and finally at Keith's, a block or so away.

"That's nothing," replied Tom. "A fellow in the office told me there are a dozen theatres all bunched in a block on Forty-second Street."

Then they marched up to the box-office and bought seats for upstairs."

CHAPTER IX.

IN WHICH BEN IS SMITTEN WITH THE SPECULATIVE FEVER.

It didn't take Ben long to get his bearings in lower New York, nor the upper part of the city, either, for that matter.

In a couple of days Willard Brown resigned his chair to his successor and went to a desk in the counting-room, a position more to his taste.

Now that he was fairly started on his new career, Ben knew it was up to him to make good.

Young Brown had been advanced from \$7 to \$10, a fact he did not hide from any one, but as his family was not a prosperous one, and he had to turn the bulk of his wages into the house, Ben, after a while wondered how he could dress so stylishly, smoke the choicest and most expensive brand of imported cigarettes, and otherwise display the bold financial front he did.

"How do you manage to do it?" he asked Willard one day when they were walking up Broad Street to meet Tom Sanders, as was their daily custom after business hours.

"That's easy," snickered Willard, with a knowing wink.

"Is it?" replied Ben. "Then perhaps you don't mind telling a fellow."

"Sure not. I patronize a bucket-shop."

"A bucket-shop!" exclaimed Ben, with such a puzzled expression that Willard laughed outright.

"It isn't a place where they make or sell buckets," said Willard, with a snicker, "but a place where you can buy stocks on a margin."

"Why, you can buy stocks on a margin at Tom's firm, and that isn't a bucket-shop," said Ben.

"You have to have money to patronize Parsons & Northrup, and brokers like them. At the place where I go you can buy as low as one share of stock for a \$5 bill, and if the stock goes up a point you can cash in, making a dollar profit, less a small commission."

"That's gambling, isn't it?" asked Ben.

"Well, what's the difference, except in magnitude, between that and old Kibosh's operations when he buys 20,000 or 30,000 bushels of wheat or corn on the chance that it will go up a cent or two in a week or so? They don't call it gambling, they call it speculation down here."

"And that's how you make your extra money, is it?"

"That's how. If you want to try it I'll take you up there to-morrow, and you can take a flyer. Those places are established for the benefit of limited capitalists like myself."

"Do you always win?" asked Ben, feeling a sudden interest in an establishment which seemed to promise such splendid results.

"Most always," answered Willard, complacently. "Today I bought 5 shares of C. O. D. at 62. I had to put up \$25. The stock closed on the Exchange at 63 1-2. I am, therefore, \$1.50 per share to the good, or \$7.50 on the deal, while I only earned about \$1.60 for a whole day's labor in

the office. If I was as lucky every day I could clear my \$50 per without doing a stroke of work."

"I should like to go there and see how you do it," said Ben, wondering if there were many more such gold mines in the financial district.

Tom, when taken into their confidence on the subject, also expressed a strong desire to inspect the "good thing."

So next day at noon the three boys met and went to the bucket-shop managed by the firm of Ketcham & Skinem.

Willard closed out his deal before their eyes at a profit of \$2 a share, or \$10 in all, and Tom declared it was like finding money.

But many other customers present entertained a different opinion as they watched the quotation board and saw their margins shrink and finally disappear.

"I'll tell you what we'll do," said Willard. "Got any money?"

Ben and Tom each had a spare \$5 in their clothes.

"We'll form a pool and buy 3 shares of P. D. & Q., which is on the rise I know. It is last quoted at 81. It's a good stock to bank on."

Ben looked at Tom and Tom looked at Ben.

"Let's do it," said Tom.

And do it they did, Willard putting the deal in operation.

Next day Brown was for selling out, as the stock had advanced 1 1-8 point.

Ben objected, while Tom was undecided.

Finally the deal was allowed to go on for several days, by which time P. D. & Q. reached 90, when a settlement was agreed to by Ben.

Each of the boys collared a profit of over \$8.50.

Ben declined to go into another pool on M. N. at 52.

Tom and Willard went in, and in two days were cleaned out.

"There's too much blind luck in that for me," said Ben, after he had sympathized with his two friends over their losses. "I'm going to study up stock exchange methods before I risk any more of my good cash."

So for the next two weeks he devoted much of his spare time to the market reports and to making comparisons of prices as they fluctuated.

Finally he got an idea that C. M. seemed to be a buoyant stock, and he risked \$10 on it at the bucket-shop. He held on to it for two weeks, at the end of which time he closed out a winner at 12 per share profit, or \$24.

A few days later he bought six shares of Erie preferred at 51, and sold it two days later at 55, making \$24 profit.

Having now over \$50 at his disposal, independent of his wages, he asked himself if he hadn't better send it home to his mother.

He decided he ought to do so.

Before he could carry out this good resolution he overheard two men in the corridor of the office building where he worked taking about an immediate rise in Lake Shore, owing to a favorable court decision which was about to be rendered in the company's favor, and the result was he

took the first chance to buy 10 shares of L. S. at the bucket-shop for his \$50.

The stock was selling at 147 at the time.

For several days there was no perceptible advance in the shares, and Ben began to wonder if he hadn't made a mistake in going into the deal.

Then it began to go up.

When it had advanced five or six points, Tom told him that his firm was heavily interested in the stock and that there had been some excitement about closing hour around the Lake Shore corner.

The stock opened 3-8 of a point higher on the following morning, and during the day went up eight points in all.

"Gee whiz!" exclaimed Ben, when he noticed the closing quotation, "I'm \$140 ahead of the game. I guess I'll sell out."

But Mr. Kibosh kept him so busy for the next two days that he wasn't able to visit the bucket-shop.

The stock, however, continued to advance until it had reached 177.

At that price Ben cashed in at a round profit of \$300, making his capital \$350.

That was the last of his dealings with Ketcham & Skinem, for the establishment went up the spout owing to heavy general losses over the rise in L. S.

"Lucky boy!" cried Tom, when Ben told him the story. "You got out in time."

"I'll bet I did. Now I'll send mother that \$50."

And he did so the next day.

He put the \$300 in a bank, and it was several weeks before he saw what he thought was another good chance to make a haul.

Then he decided to have nothing more to do with a bucket-shop and sought a regular broker of whom he bought 100 shares of X. Y. Z. at 30, depositing his \$300 on margin for same.

He made this speculative venture because, on comparing the present price of the stock with former prices he saw that the road was selling considerably below what he figured to be its normal value.

His judgment proved to be correct, but his luck was even better.

It almost seemed as if X. Y. Z. had been waiting for him to buy when, like a toy balloon released from its string, it began to soar upward.

He resolved to say nothing to his chum about this deal until he saw how he came out of it.

By this time he was getting familiar with the way stocks were manipulated by the big men of the market.

He had given up the idea of dealing in grain lest Mr. Kibosh might discover what he was up to, and he believed that the broker would not approve of his methods.

In spite of the speculative fever which had got into his blood, he was careful to devote his best interests to his employer.

Therefore, he gave great satisfaction to his broker friend who, though he showed the boy no favoritism, nevertheless watched his progress with much satisfaction.

"That lad will turn out to be a successful man," Mr. Kibosh said to himself. "I wish I could say as much for my great-nephew. Whatever success comes to Percy Norcross will be due to his father's money. I feel sorry for him, for money in thoughtless or inexperienced hands has a tendency to take unto itself wings. Hard as money is to accumulate, it is harder to hold after one has it. It is not impossible that Percy may yet find himself in the poorhouse, while Ben Bailey, should he happen to lose a fortune, has the grit and determination to begin again and make another. That's the kind of boy that gets to the top of the heap."

As Nathan Kibosh was about as clear-headed as they come in this world, his opinion of Ben showed that he believed the boy was built of the right stuff.

Ten days after Ben purchased X. Y. Z. the stock was in great demand on the floor of the Stock Exchange.

Every broker now wanted a whack at it, and this made the price boom in great shape.

When the stock finally touched 70, which was a fancy price for it, Ben told his broker to sell him out, which was immediately done.

Two days afterward X. Y. Z. went to pieces, but Ben Bailey had the satisfaction of knowing he had cleaned up \$4,000 by the deal, and he felt like a capitalist.

CHAPTER X.

A CHANCE IN A MILLION.

It was near the close of the month of May and Ben had been four months in New York when he made his big haul in X. Y. Z.

"I wonder what Mr. Kibosh would say if he knew he had a bloated capitalist for a messenger?" grinned Ben to himself a morning or two later, as he sat in his chair in the reception-room, opening an envelope which bore the familiar handwriting of his mother.

Another envelope, addressed in a dainty, feminine hand, and which also bore the Rivermouth postmark, lay still unopened on his knee.

It wanted a few minutes of nine, and work hadn't yet begun in the counting-room.

Ben had got as far as "My Dear Son," when Willard Brown, in a brand-new summer suit, glided in at the door like a gentle zephyr.

"Hello!" he remarked. "Who's your correspondent?"

"My mother," answered Ben, cheerfully.

"I mean the other," said Willard, tapping the second letter playfully with his finger. "I can smell Jockey Club perfume from here," he grinned. "I s'pose it's from your girl. You've got a girl, haven't you?"

"Oh, come, now, Willard, you want to know too much all at once."

"Well I'll take the information in instalments. What's the charmer's name?"

"Her name? Oh, her name is Ruth."

"Ruth, eh? That's Biblical. Now, my girl's name is Daisy."

"I thought it was Clara," said Ben, in some surprise.

"That's another one. I mean my best girl."

"You've got more than one, have you?"

"Sure thing. Variety is the spice of life. I have one in Harlem, another in the Bronx, a third over in Hoboken, and my only own in Brooklyn, where I live."

"You're doing well, Willard," laughed Ben. "I see you've got a new suit."

"I should smile. Get on to that boutonniere. Daisy gave me that this morning when I passed her house. Understand the language of flowers?"

"No."

"Twig that rosebud?"

"Sure."

"It means 'Thou hast stolen my affections,' see?"

"I hope you are not the mysterious Mr. Raffles," laughed Ben.

"No; I'm the irresistible Mr. Brown," snickered Willard. "There goes nine o'clock. I must be at my desk or old Burnside will be jumping on my collar-bone."

Thus speaking, Willard vanished into the counting-room, leaving Ben to finish his letter.

"Dear mother, she seems to miss me lots," murmured the boy. "If it wasn't for Miss Plimpton, who boards with her, she says she doesn't know what she would do. Mr. Norcross has written her a letter in which he intimates that he may have to call in his loan when the principal becomes due on the first of August, and the impossibility of meeting the full amount of the mortgage worries her greatly. Well, I'll just take that worry off her hands. I'll put \$1,500 aside to settle that little matter when the time comes. Won't mother be surprised!"

Then he took up Ruth's letter.

His face beamed with pleasure as he pulled the enclosure from its dainty envelope.

The contents, judging from the expression on his features, were eminently satisfactory.

He had hardly finished reading it when Nathan Kibosh came in, and a few minutes after the broker rang for him.

"Take this document over to Burnham, Rand & Burnham, in the St. Paul building," said the grain operator.

"Yes, sir."

Ben got his hat and started for Broadway, and thence up to the corner of Nassau, where the old Herald building used to stand.

Burnham, Rand & Burnham was a legal firm on the eighth floor, and the elevator carried the boy up in no time.

"Mr. Rand says you are to wait a few minutes," said the clerk who took the legal paper into one of the private offices.

Ben walked over to an open window and amused himself gazing down into busy Broadway.

St. Paul's church with its ancient graveyard was right

across the way, forming a strange contrast to the scene of life and animation going on all about it.

"I must take a look at some of those mouldy tombstones the first chance I get," said Ben, musingly.

Just then he heard a voice which floated to him from the adjacent window of another office on the same floor, which was also open.

"You do what I tell you, Unger, and do it quick, do you understand? With the proxies which reached me in this morning's mail, the Gold interests will have enough votes to get complete control of the Kansas Central. Gold, or a man of his choice, will be made president, and the road will be brought into the Missouri Pacific system. The stock is now selling way below its real value. The meagre amount of 200 shares changed hands yesterday at 32. Why, man alive, that stock will go to par or nearly so inside of thirty days! You just sail in and buy every share you can afford on a ten per cent. basis. There's a small fortune in it for you. You want to do it right now, for as soon as these proxies are in Mr. Gold's hands, and he has sized up the situation, he'll have a dozen brokers skirmishing around on the quiet for the stock, and he's got the money to gather them in with."

Ben couldn't hear what the other man said, but presently the first speaker remarked: "That's right. You can raise \$5,000 on those securities in half an hour."

That was all Ben heard, for at that moment he was called into Mr. Rand's office and presented with a letter to take back to his employer.

On his way back to his office Ben did a good bit of earnest thinking, and the subject of his thoughts was Kansas Central.

"This looks like an A1 pointer for fair," he mused, eagerly. "I guess it will be worth my while trying to get 1,000 shares of that stock. If it went to par it would make a rich boy of me. It looks like a chance in a million."

When he reached his office he looked up the Financial Chronicle and saw that a meeting of the stockholders of the Kansas Central would take place in a few days. The article said that John J. Gold was maneuvering to get control of the road, but that the present president and a number of the directors were fighting him tooth and nail, so that the ultimate result was a matter of doubt.

For half an hour Ben figured up the matter in his mind, then he was called by Mr. Kibosh to carry a message to the corner of Wall and Pearl streets.

As he went down the elevator he decided to take the risk and buy 1,000 shares of Kansas Central, if he could get that amount of the stock.

On his way back he drew out of his bank \$3,200, leaving a balance of \$800, and took it to the broker with whom he had done his last business, and deposited it as marginal security for the purchase of the stock he had resolved to speculate in.

After the Exchange had closed for the day, and he was at liberty, he called upon the broker again to ascertain how much of the stock had been bought for him.

"I've got it all," said Mr. Shattuck, "half an hour after

you left your order. You seem to be branching out on the market, young man. I hope you'll come out ahead on this. It will probably mean more business from you. Should your margin be wiped out I may not see you any more, eh?"

The broker grinned.

"I shouldn't have gone into this if I had any idea I might be wiped out," answered Ben, pleasantly.

"Of course you wouldn't. You must have got a straight tip from somebody on the inside to take such a reckless plunge," said the broker, insinuatingly.

"Tips aren't so plentiful that they're floating my way, Mr. Shattuck," replied Ben, noncommittally.

"But you must have some reason for buying 1,000 shares of a stock which hasn't been greatly wanted these six months," persisted the gentleman, who had an idea his boy customer must be well informed on the subject of Kansas Central.

"Well, sir, I simply use my brains and common sense if you wish to know. I have also been lucky in the past, for I started in three months ago on a \$5 bill, and now I am \$4,000 to the good, that is, provided I don't lose the \$3,200 I deposited with you to-day."

"I guess you're a pretty smart boy," said the broker; "at least you look it. Who are you working for?"

"Nathan Kibosh."

"The grain broker of Broad Street?"

"Yes, sir."

"Are you his messenger?"

"Yes, sir."

"Does he know you are speculating on the market?"

"No, sir."

"Well, your secret, if it is a secret, is safe with me, of course. The affairs of our customers are sacred."

"So I presumed, sir. Good day, sir."

"Good afternoon."

Mr. Shattuck watched him depart, with a thoughtful expression.

As a matter of fact, he had not bought the 1,000 shares.

He had concluded to bank on his young customer's want of judgment.

His sympathies were of the bear order.

He didn't believe Kansas Central would advance worth speaking about, but rather that it would decline, for the road had had a lot of trouble.

But his interview with Ben somewhat changed his views.

"It would be a fine thing if that youngster should happen to be working on a pointer. The stock might go up all of a sudden and I would have to scramble for it in order to fill my contract with him. I might lose several thousand dollars. I guess I'll buy it to-morrow morning."

And luckily for himself, as events proved, he did.

CHAPTER XI.

IN WHICH BEN GIVES AN EXHIBITION OF NERVE.

"Help!"

The cry struck on Ben's ears, just as he was coming out of an office building on Wall Street.

He and a dozen passersby, who had stopped and looked around at the cry, saw a husky-looking man snatch a big pocketbook from a well-dressed boy, whom he had knocked down in the middle of the street, and start to make off toward Pearl Street.

Ben saw at once that a robbery had been committed, and dashed after the thief.

The ruffian saw him coming and realized he could not elude him by speed alone.

He reached into his hip-pocket and snatched out a small bulldog revolver.

His purpose was to intimidate the boy.

But Ben wasn't taking any bluffs of that kind.

He leaped for the crook and lighted on his back.

The two went down in the street, and Ben grabbed the hand which held the weapon.

"Blast you!" cried the robber. "What do you mean by buttin' in?"

"Just to put a spoke in your little game, that's all," replied Ben, grimly.

He wrenched the revolver away and slipped it into his pocket.

As a crowd began to gather about them an officer appeared on the scene.

Just then the boy who had been assaulted and robbed forced his way forward.

He was rubbing his eyes, which were smarting and inflamed from particles of cinnamon, a handful of which had been thrown into his face by the crook.

Fortunately, the man's aim had been poor, and only a very small part of the red dust had taken effect.

"Have you got him?" he cried, in eager tones.

"Sure I've got him. Why, hello, Tom, is that you?"

"Ben!"

"So you were the victim, eh?"

"Unfortunately, yes. But it's all right if you've got the pocketbook there."

"He's got it in his hand under him. Say, officer," he added, as the policeman made a lane for himself. "Take charge of this man, will you? He robbed a friend of mine here, but I downed him before he got very far."

A dozen bystanders verified Ben's statement, and Tom's brief story clinched the matter.

The bold thief was handcuffed and marched off to Old Slip station, and Tom and Ben went along at the head of the crowd, which, of course, attracted a good bit of attention on the line of march.

The boys were glad when the man was locked up and they were permitted to go their way.

The police, of course, took charge of the pocketbook.

"There is \$28,000 in money and checks in that wallet," said Tom to his chum. "I must get back to the office as soon as I can so as to let the boss know what has become of it."

"It was lucky I came on the scene when I did, otherwise the rascal might have got away with his plunder. Not another person made a move to head him off."

"It's funny," replied Tom, "but some of the most daring

thefts on the streets owe their success to the fact that people hesitate to interfere. Not long ago a man was held up on Twenty-third Street, beaten and robbed within sight of a hundred people and within reach of a dozen or more, and the thief allowed to get away scot free. You wouldn't fancy it could be done, would you?"

"Well, hardly. How do your eyes feel?"

"None too good. I'm glad to say I escaped most of the stuff."

"I'm glad to hear it. Well, so long, I'll see you this afternoon after three," and the chums parted in front of Parsons & Northrup's.

Ben, on reaching his office, explained to Mr. Kibosh the cause of his delay.

"That was a nervy thing for you to do, Ben," said Nathan, regarding him admiringly. "I dare say your name will be in all the morning papers."

"I can't help that, sir. I don't think I did more than my duty."

"Well, you did that nobly."

"I didn't know at first that it was my chum, Tom, who had been assaulted. Seeing that it was, I am naturally glad I was on hand to save him from having to report such a big loss to his employers."

"He ought to be grateful to you."

"Oh, that's nothing! I'd expect him to do the same by me under like circumstances."

When Ben came out of the private office he ran into the broker's office next door and took a look at the indicator.

He found a number of transactions recording sales of Kansas Central, and found that the price had stiffened to 34.

"I guess I made no mistake buying on that tip, for I see I am \$2,000 ahead in twenty-four hours. It would take me quite a while to make that amount at \$10 per week. I tell you, New York is the town to make the money if you know how to pull the strings."

Thoroughly satisfied with himself, Ben walked back to his post in the reception-room and began to build a few air-castles around the anticipated profits of K. C.

These dreams were rudely intruded upon by his employer's bell.

"Take this letter to the National Trust Co. on Broadway," said Mr. Kibosh.

"All right, sir," replied Ben, briskly.

He got his hat and hurried away on his errand.

"I'm glad to-morrow is Decoration Day," he said to himself. "I like a holiday once in a while. Tom and I'll take in the afternoon game at the Polo Grounds. We'll have to go early, as there is sure to be a fierce mob there."

As he spoke he accidentally butted into a couple of well-dressed youths, who were strolling through the crowd.

"Hello!" exclaimed one of them, catching sight of Ben's face. "If it isn't Ben Bailey."

Ben stopped and looked at the speaker, for his voice sounded familiar.

One glance was enough to show him that he was face to

face with Percy Norcross and Oscar Opdyke, who were on a holiday visit to New York.

They were evidently astonished to see Ben dressed so nicely and with such an alert, business-like air about him.

Even Percy hauled in his horns a bit, for he was curious to hear how the former store boy of Rivermouth was getting on in the metropolis.

"What are you doing?" inquired Oscar, with none of his old insolence.

"Working in Broad Street," replied Ben, pleasantly.

"Who for?" chipped in Percy.

"A big grain broker."

"What do you do?" asked Oscar, with interest.

"I'm the messenger."

"Oh, you run errands," said Percy, with one of his old-time sneers.

"That is no disgrace, is it?" asked Ben, sarcastically. "Seems to me, Percy Norcross, you'd rather insult an old acquaintance than to treat him decent. If you can't treat me half way politely, why, we part right now."

"Hold on!" cried Oscar, detaining Ben, as he was about to proceed on his way. "Percy don't mean anything. Where are you bound now?"

"I'm going up to the National Trust Co., in the next block."

"Well, we're stopping at the Grand Union Hotel. Come and see us after dinner, will you? We want somebody to steer us around the city. You've been here long enough to know all the ropes. It won't cost you a nickel."

"I'm afraid I'm not well enough acquainted with society to take the responsibility, for that is evidently what you're after," replied Ben, who didn't care to go around with them.

"You ain't afraid, are you?" put in Percy, with a covert sneer.

"You'll have to excuse me, as I am in a hurry," replied Ben. "Good-by."

The two boys looked after him in a dissatisfied way.

"He's got mighty uppish since he came to New York," snorted Percy.

"Seems so. All the same he looks uncommonly prosperous," said Oscar.

Then they walked on.

CHAPTER XII.

FRIENDS FROM RIVERMOUTH.

On their way home that afternoon Ben told Tom how he had unexpectedly run across Percy and Oscar on Broadway, and the conversation which had passed between them.

"So they want to paint the town red in their little way," grinned Tom.

"Looks that way," laughed Ben.

"A fine pair of high-rollers they are, I don't think. They

expect to have a wonderful story to tell of their adventures in this city when they get back to Rivermouth."

"They may not amount to much, but, all the same, they're too swift for me," said Ben.

"Same here. By the way, been monkeying with the market lately, Ben? I haven't heard you mention stocks for some time."

"Well, I made a little haul in X. Y. Z.," responded Ben, who had not confided his late success to his chum, lest Sanders should send the intelligence on to Rivermouth, as he was very likely to do, in which event it was bound to reach his mother's ears.

Ben didn't want her to know till he was ready to surprise her himself.

"How much did you win?"

"I didn't win enough to want to throw up my job," replied Ben, evasively.

"I s'pose not. I wish I could catch on to a tip, but tips don't seem to be very plentiful, though I do work in a stock broker's office where they are supposed to roost about."

"I can give you one."

"Can you?" in some surprise. "Well, let's hear what it's like."

"If you've got a few dollars to spare, buy Kansas Central."

"Why Kansas Central?"

"Because it is going up."

"How do you know it's going up?"

"Well, just watch your ticker, and you'll know as much as I do about it. It's been selling around 30 all this winter and spring. To-day it closed at 34 7-8."

"Why don't you buy some yourself?"

"I have."

"Is that a fact?"

"Honor bright."

"How many shares did you purchase?"

"Oh, 1,000 more or less," replied Ben, with assumed carelessness.

"I guess it was rather less than more," snickered Tom. "Well, I'll think about it."

"Thinking about it won't do you any good. You must buy right away if you want to make anything out of it."

"I know where there's a new bucket-shop. I guess I'll go long on 10 shares."

"Better go to a regular broker, Tom. Bucket-shops are risky places to invest your good money."

"That's no lie when you come to think of it."

The boys bought evening papers and began to glance over them.

"Say," said Tom, suddenly, "here's an article about Kansas Central now. Gold is reported to have got control of the road. A new board of directors has been elected and the old president has been turned down. I guess you're right about the stock. It ought to go up on the strength of that."

"You'll find it will open above 35 in the morning," said Ben, with quiet exultation,

"It's ten shares of K. C. for me to-morrow, all right," said Tom, with a positive shake of his head.

"What are we thinking about? To-morrow is Decoration Day. The Exchange won't be open."

"That's right. Well, Thursday morning, then."

"Now you're talking."

After supper they took a stroll along upper Broadway.

As they were passing the Hotel Vendome, a lady and two girls came out of the ladies' entrance.

Tom seized Ben by the arm.

"Look!" he cried. "Isn't that Mrs. Cameron, with Ruth and Aggie Ware?"

Ben glanced eagerly in the direction his chum indicated "By George! it is, for a fact!"

"Won't they be surprised to see us?" grinned Tom.

"Hurry now, or they'll get away from us."

The boys rushed after the three Riverport ladies.

"Why, here's Ben Bailey and Tom Sanders!" cried Aggie, with a scream and a giggle.

Mrs. Cameron and her daughter turned around with some surprise.

"I'm pleased to meet you, Mrs. Cameron; also you, Miss Ruth, and you, too, Aggie," said Ben, lifting his hat.

"Same here," grinned Tom, flourishing his derby.

Ruth and her mother smiled and gave their hands to the boys in turn, a performance imitated by Miss Ware with an exaggerated courtesy.

"Upon my word," said Aggie, exuberantly, "you boys look real swell."

"Sure, why not?" chuckled Tom. "How is it we find you in New York?"

"We came down to see the Decoration Day parade," said Mrs. Cameron.

"We called on your mother yesterday afternoon, Mr. Bailey," said Ruth, smilingly. "She is getting along nicely, though, of course, she misses you."

"I'll have a vacation in a couple of months and then I'll have the happiness of seeing her. I didn't expect to meet you before then, either, so this is an unexpected pleasure."

"Thank you," blushed Ruth; "I may say the pleasure is mutual."

"Where are you ladies aiming for?"

"We are just out for a little walk," chirped Aggie. "Don't you want to come along?"

"We should be glad to accompany you," replied Ben.

"Then you'll have to behave real good."

"That's one of our great failings," snickered Tom.

They started across Forty-second Street in the direction of the theatres, Ruth and Ben falling a bit to the rear.

In this way they proceeded for perhaps a block, when who should they run against but Percy and Oscar, smoking cigarettes and swinging dapper little canes like a pair of real bloods.

"Mrs. Cameron! Miss Ruth!" exclaimed Percy, doffing his Fedora in what he considered the most approved fashion. "Who would have expected to see you in New York! So glad, don't you know!"

Oscar bowed, but didn't have anything to say.

"What a conceited little monkey Percy Norcross is!" whispered Aggie to Tom, with a grimace.

Percy tried to monopolize Ruth, but that young lady wouldn't have it.

"Let's go in to Daly's?" suggested Percy, after they had talked a few minutes.

"They have an orchestra there," explained Oscar, "We've just been in."

Mrs. Cameron and the girls looked a bit doubtful, and glanced at Ben and Tom.

"It is quite a respectable place," said Ben. "Tom and I have been there. If you would like to go in it is worth while."

"Very well," agreed Ruth's mother. "We might as well see what's to be seen as long as it's a proper place for us to go."

"It's quite the thing, don't you know," chipped in Percy. "The music is simply divine."

Master Norcross tried to say this with the air of a connoisseur, and the effect seemed so irresistibly funny to Aggie that she had to stuff her handkerchief into her mouth to keep from laughing outright.

Daly's was below the New Amsterdam Theatre, and thither the party went.

The place was well filled with ladies and gentlemen seated about polished imitation rosewood tables.

A smooth-faced waiter in an Eton jacket piloted them to a table in the rear of the room and then waited for them to say what they would eat.

Percy gave the order after each had mentioned what they would like.

Percy handed the waiter a \$10 bill with a flourish, as if such things were as common with him as nickels, and tipped the man off to the extent of a dime.

They remained about twenty minutes in Daly's, and listened to two very fine orchestral selections.

Percy suggested another place some blocks away.

The ladies declined going there on the plea that it was time they returned to their hotel, so the boys escorted them back to the Vendome and bade them good night.

The four boys then walked down Broadway to the junction of Thirty-third Street.

"I guess we'll take a car down," said Ben to Tom.

"Oh, come off; you aren't going to quit as early as this, are you?" objected Oscar. "We're going down Sixth Avenue, and after a while we mean to drop into The Lame Duck for a bite to eat. Come on. Percy will blow the crowd."

"Much obliged," replied Tom; "but Ben and I have a little business to transact before we turn in, so you'll have to let us off."

The "little business" was a mere fiction on Tom's part, as Ben had given him the wink—a sign which meant that they had better cut Percy and Oscar out.

Of course there was a stiff kick from Norcross and Opdyke, but it didn't carry any weight, and the two pair separated when the next Broadway car came along.

CHAPTER XIII.

BEN SAVES NATHAN KIBOSH FROM A BROKEN HEAD.

Kansas Central opened at 36 on the Exchange Thursday morning, and things became quite lively around the corner where that stock was dealt in.

The entire market was bullish in character, a good many outsiders with fat wads made their appearance in the Street, and the consequence was that the stock brokerage business loomed up in great shape.

There seemed to be something doing also on the Produce Exchange.

Nathan Kibosh's mail was loaded with selling orders, and he kept Ben constantly on the jump.

That and the ensuing week were lively ones for the clerks in Wall and adjacent streets, and the electric lights lit up a hundred offices after dark.

Neither Ben nor Tom, however, were effected by this extra work.

But the former found plenty to interest him in the upward flight of Kansas Central, which had already gone to 60.

Ben's profits on paper to date were \$28,000, and, as a matter of course, the boy was jubilant.

Tom had bought 10 shares of K. C. at 36, and 10 more at 40.

His profits so far amounted to \$440, and he felt as chipper as a lark.

He had no idea that Ben had anything like 1,000 shares of K. C.

At the most he figured he had less than 100.

He made several attempts to find out exactly how much his chum had bought, but Ben wasn't telling.

However, he sent word to Rivermouth that he and Ben wasn't doing a thing to the New York stock market, and advised his village acquaintances not to be surprised if they came to town in a 50 horse-power automobile.

"I tell you what, Ben," he said, one day while they were eating at a quick-lunch counter in Broad Street, "we'll be in shape, financially, to do the grand when we visit Rivermouth this summer. Percy Norcross won't be in it a little bit with you and I."

"I hope you won't make a fool of yourself because you happen to be flush," replied Ben, handing his chum a friendly bit of advice. "Don't you know it looks vulgar to make a display of one's money? Besides, it's foolish. Money easily made is apt to be easily spent. I advise you to hold on to your cash. You'll need it some day."

"That's all right," protested Tom; "but a fellow, when he's got the chance, feels like taking down chaps like Percy and Oscar, and Luke Tapley. They lorded it over us many a time, and I want them to understand I'm just as good as they are, and several points better."

"What's the use of noticing them at all? Our improved appearance and prospects should be sufficient to speak for themselves."

They had some further argument on the subject, but in the end Ben brought his chum around to his way of thinking.

When Ben got back to the office, Mr. Burnside called him into the counting-room.

Burnside was the head bookkeeper and confidential assistant of Mr. Kibosh.

He represented the boss when that personage was away from the office.

"Take this letter over to Mr. Kibosh at the Exchange," said Mr. Burnside.

"All right, sir," and Ben hastened off on his errand.

There had been a big drop in July wheat that morning, and the floor of the Produce Exchange had been the scene of a fierce battle, which was by no means over when Ben reached the scene.

He looked around for the familiar figure of Mr. Kibosh, but couldn't make him out.

The note he understood was important and its delivery imperative.

"Who are you looking for?" asked a telegraph boy.

"My boss," said Ben.

"Who's your boss?"

"Nathan Kibosh."

"He's over in that mob there."

"Sure?"

"Just seen him. They say he's made a million this morning on the slump."

At that instant the mob in question parted and Ben saw Mr. Kibosh, with his necktie up under his left ear, and one end of his collar out of place, making his way toward him.

His soft hat was cocked on the back of his head, and he looked warm and fatigued.

"Looks as if he has had a strenuous time of it," grinned Ben.

The boy rushed out on the floor and met him half way.

"Mr. Burnside sent this to you, sir," he said, holding out the letter.

Mr. Kibosh tore the end off, glanced over the enclosure, and then turned about and walked quickly back to the scene of his late exertions.

Whatever he said Ben could not hear, but he was surrounded in a moment by a pack of brokers, who yelled and shook their hands at him in a menacing way.

Some even laid hold of him bodily and yanked the old man this way and that.

Of course, Ben knew that his boss's life wasn't being threatened.

It was simply the way the brokers did business when they got excited.

And there was excitement to burn on the floor at that moment.

"Gee! He won't have any collar left at all after this sham battle," snickered the boy. "It's a fine thing to be a big broker, especially when you have the other fellows on the run."

"They ain't doin' a thing to your boss to-day, are they?" grinned the telegraph boy who had spoken to Ben before.

"I guess the boot is on the other leg," replied the young messenger. "Perhaps he isn't doing a thing to some of them."

"That's right, too."

Ben had no further business at the Exchange, but he hung around a few minutes, boy like, to see the fun.

Just as Mr. Kibosh broke away from the crowd again, a big broker rushed up and shook his fist in his face.

The man's face was flushed with anger and to Ben's eyes he looked dangerous.

The two men were having words about something.

Nathan Kibosh's manner was cool and deprecating; the other was too worked up to listen to reason—he was clearly mad clean through.

Mr. Kibosh kept moving toward the end of the big room and the other broker kept pace with him, all the time gesticulating violently.

Nobody paid any particular attention to them except Ben.

"That fellow acts as if he wanted to do Mr. Kibosh up," muttered Ben. "He ought to be ashamed of himself—a great, big man like him. He'd make two of my boss. I wish one of those D. T. messenger boys would accidentally butt him in the bread-basket."

Nothing of the kind occurred, however.

The D. T. boys were accustomed to flying in and out among the hustling brokers and at the same time avoiding collisions.

Suddenly the enraged broker grabbed Nathan Kibosh with both hands and stopped his progress by main force.

Then he began to burn up the air around him with the heat of his language, all directed at the old man.

Mr. Kibosh listened to him a moment, then tore himself free and started for the door.

The broker glared after him like a maniac.

Then he rushed forward, seized a light chair standing close to the railing, and brought it down upon—no, not upon Mr. Kibosh's head, though that had been his purpose, but upon Ben, who, seeing his employer's peril, had dashed forward to save him.

Ben's outstretched hands partially broke the force of the blow, but the shock was sufficient to send both him and Mr. Kibosh to the floor together.

It was a moment of intense excitement for all who happened to observe the unexpected attack.

CHAPTER XIV.

BACK TO RIVERMOUTH.

One of the rungs of the chair had cut a nasty gash above Ben's ear, from which the blood streamed freely, but the boy didn't feel the wound in the excitement.

He jumped to his feet and sprang upon the broker, who still held the back of the chair in his hands, and pulled the big man backward on the floor.

The broker recovered himself and tackled the lad viciously.

Over and over they rolled upon the floor of the Exchange, and a crowd of spectators and other brokers rushed up to separate them.

While the struggle was in progress an eye-witness helped Nathan Kibosh to his feet, and explained the attack made upon him, and how he had escaped by the boy's intervention.

Until Ben and the belligerent broker were pulled apart and rose to their feet with all the evidence of a lusty scrap upon them, Mr. Kibosh was unaware that it was Ben, his own employe, who had saved him from perhaps a fatal knockout.

As none of the principals in the affair had been seriously injured, the trouble was patched up after a fashion by members of the Exchange.

The combatants were brushed off, and then Mr. Kibosh took Ben into a neighboring drug store to have his head fixed up.

"I shan't forget your interference in my behalf," said the grain broker, with some feeling, to his messenger. "Brown might have brained me if it hadn't been for your presence of mind and activity. As it is it's a wonder we got off so well. That man is an athlete. Ordinarily he's a good enough fellow, but he's a nasty customer when he's out of sorts."

"I shouldn't care to tackle him every day," smiled Ben, as they walked up Broad Street toward the office.

"I'm afraid there wouldn't be much left of you if he got a good whack at you."

"I'm not anxious to test him again," admitted Ben. "It was cowardly in him to take that chair to an old gentleman like you. In fact a man of his strength has no right to resort to anything outside of his fists."

"You're a good, nervy boy, Ben. It was a fortunate day for me I made your acquaintance. The trouble with Brown was he's long on a falling market, and he lays the blame of the break in July futures to me. He's lost a good deal of money, so I suppose I ought to excuse his exhibition of temper. At any rate he ought to thank you for saving him from the commission of a serious crime."

"Oh, he's welcome. I'm satisfied so long as I pulled you out of the trouble with a whole skin."

That was the end of the affair, which fortunately did not get into the newspapers.

When Ben got his salary envelope on the ensuing Saturday he found his pay had been raised to \$18.

When he thanked Mr. Kibosh for the raise, the broker told him he was well worth the additional money.

On the following Monday Nathan Kibosh further testified his gratitude for the boy's brave act by presenting him with a fine gold watch and chain, the former appropriately engraved.

"Things seem to be coming my way with a rush," murmured Ben, after he left the private office with his present in his vest pocket. "Kansas Central is now up to '76, which makes me \$44,000 ahead. I wonder if I dare hold on for an

even \$50,000? Why not? This stock won't go down again in a hurry, now that the Gold people are going to run it."

Ben met Tom as usual that afternoon.

Willard Brown nowadays worked an hour or more later than the two boys, so they didn't enjoy as much of his company as they formerly did.

"I sold out my K. C. to-day," were the first words Ben had from his chum, "and I cleaned up \$750 above all expenses. That was a dandy tip you gave me, and I'm going to make it up to you some day."

"Don't you worry about that, Tom."

"How about your little block of K. C.? When are you going to realize?"

"I don't know. Probably not before it reaches 82 or 83,"

"I wouldn't take any such chance as that. It might tumble at any minute."

"I don't believe it will."

"If I were you, I'd cash in," said Tom earnestly.

"I'll think about it."

"Hello! Where did you get the watch chain? Have you been investing in a turnip?"

"No; the boss made me a present of this," and he pulled out the fine gold chronometer.

"Phew! That's a peach! Must have cost \$150. How came he to get such a liberal turn on?"

"I did him a small favor."

Upon which Ben narrated the scrap with Broker Brown at the Produce Exchange.

"Well, you earned that watch all right. It's lucky you didn't get a broken head yourself."

"I got a gentle reminder of one, which is enough for me," and Ben showed Tom the strip of sticking plaster which decorated his head just above his left ear.

"If your mother heard about you being in such a mix-up she'd have a fit."

"I guess she would. But she isn't likely to hear. It will be all healed up by the time I get my vacation."

Ben watched Kansas Central with a careful eye for the rest of the week, and he finally concluded to dispose of his stock.

He gave the order to his broker to that effect on the succeeding Monday, and on the following morning he was made happy by a check for \$49,200, which, of course, included the \$3,200 margin he had put up as security.

This amount, plus the \$800 still to his credit in the bank, gave him a round \$50,000 capital.

That was a pretty good showing for a country boy not six months yet in New York.

Even Tom Sanders himself, whose pass-book at the Seaman's Bank showed a balance of about \$800, had reason to congratulate himself on his luck.

The month of July passed away and the first of August was at hand.

Business had grown slack in Wall Street and its neighborhood, and both Ben and Tom had a good bit of time at their disposal.

Saturdays after twelve they were at liberty, and having joined a baseball team, they put in that afternoon at a field

on the outskirts of Manhattan borough with the rest of the nine.

They had become quite expert at the game, and found much pleasure as well as benefit from the healthful exercise.

One day during the first week in August Nathan Kibosh called Ben into his private office.

"I suppose you've been looking forward to a short vacation when you could go back to Rivermouth and visit your mother?"

"Yes, sir."

"Well, you can take the next two weeks."

"Thank you, sir."

"On Saturday the cashier will pay you three weeks' salary. I shall expect you to report at the office on the 22d."

"I am very much obliged to you, sir. I hope you have found my work satisfactory since I came here."

"Quite so. I have no fault whatever to find with you. As soon as an opportunity presents itself I shall promote you to the counting-room, as your talents are far above the requirements of a messenger."

Of course Tom expected to return to Rivermouth at the same time Ben did, so when Ben told him he was going home on the following Saturday afternoon, Tom lost no time in striking his employers for his vacation.

He got it all right, and the next Saturday afternoon saw them both on board a New York Central train en route for Rivermouth.

CHAPTER XV.

IN WHICH BEN CHECKMATES SQUIRE NORCROSS.

It was six o'clock when the train stopped at the station at Rivermouth, and Ben and Tom alighted on the platform with their grips and gazed around them at the old familiar landmarks.

"Things haven't changed even a little bit," grinned Tom. "New York is all right, but gee! there's no place like home after all."

"You're right, Tom. Come on. I'm in a hurry to see mother again."

"I wonder if my folks will have a fatted calf prepared for the returned wanderer," chuckled Tom, as he hastily followed his chum over into Main Street.

"Puts me in mind of old times," said Ben, as he saw a boy loading up the wagon with groceries in front of Huckleberry's store.

It was the same old horse and wagon.

"Huckleberry would hardly know you now in your new up-to-date summer suit," replied Tom, with a laugh.

"I'll give him the chance to test the matter on Monday," replied Ben, who had a friendly feeling for the storekeeper, as the man had used him well while he was in his employ.

The boys parted in front of the Bailey cottage.

"Come around and see me to-morrow after dinner," said Tom as he continued on his way home.

Mrs. Bailey expected her son, and was waiting at the window on the lookout for him.

She ran to the door as he came up the gravel walk, and a minute later she had him in her arms.

"Dear, dear, I hardly knew you, Ben," she cried, surveying him from head to foot with a mother's fond delight. "You have improved wonderfully."

"I'm glad to hear you say so, mother. You're looking well—quite the handsomest little mother in all Rivermouth."

"Go along, you foolish boy," she cried, taking him by the arm proudly and marching him into the house.

"It feels good to get back, even for a couple of weeks, to the old roostree."

"I'm delighted to hear you say that New York hasn't weaned you away entirely from home and mother."

"Nothing will ever do that. Well, what's new?"

At these words a shadow fell across Mrs. Bailey's face.

Ben noticed the change at once and he took alarm.

"Nothing wrong, I hope," he said in a tone of concern.

"You have got to know it some time, so I may as well tell you now," she said, sorrowfully. "Squire Norcross has refused to renew the mortgage, which expires on Monday, and I really don't know what I am going to do."

"Oh, is that all?" replied the boy, with great relief.

"Is that all? Why, Ben, isn't that enough?" she cried, very much surprised at the cool way he received the unpleasant intelligence.

"Don't let that worry you, mother. The mortgage shall be paid off when the Squire asks for his money," said Ben with a confidence which made Mrs. Bailey open her eyes very wide indeed.

"Why, who will loan us the money—\$2,500?"

"It will not be necessary for us to look for a loan."

"I'm sure I don't understand you, my son."

"Well, you understand this, mother, don't you?"

Ben took out his pocketbook, produced five \$500 notes, and threw them into his mother's lap.

"There, money talks, and I guess everybody understands its language. You now have the amount necessary to wipe the indebtedness off this cottage. Why worry any more?"

"Why, where did you get all this money?" exclaimed Mrs. Bailey in amazement. "Did you borrow it from Mr. Kibosh?"

"No, mother. I made that money by the gentle exercise of my gray matter," and Ben tapped his forehead. "It is yours now to use to the best advantage."

"But I don't see how you could make so much money in six months, on a salary of but \$10 a week."

"I know you don't, mother. After supper I will explain it all to your satisfaction. Just now I'm hungry as a hunter, or a pair of them. If you'll dish up supper right away, for I know you have it all ready and waiting for me, I shall look upon you as my best friend."

Supper over, Ben then told his mother all about his experiences in New York. He explained how he had been early smitten with the speculative fever—how his first venture at the bucket-shop had netted him a profit of \$8.50;

his next two, \$24 each, while his last transaction with Ketcham & Skinem had brought him \$300.

Then he went on to tell her how he had invested the \$300 in X. Y. Z. stock, from which he realized \$4,000.

"Why, Ben, you don't really mean to say you have made as much as \$4,000?" his mother ejaculated in astonishment.

"Four thousand, mother? Pooh! That's a mere bagatelle. Listen."

He proceeded to relate how he obtained a valuable pointer on Kansas Central—how on the strength of it he invested \$3,200 of his \$4,000; how the stock had gone up, up, from 32 to 78, at which figure he had sold it.

"You will never guess how much I won on that deal, mother," he said with sparkling eyes.

"No," she replied, shaking her head with a comical look of resignation. "You've got quite beyond me, Ben. I couldn't guess if I took till to-morrow morning. It all seems like a fairy tale to me."

"This is no fairy tale. I'm giving you nothing but the solid facts, and my bank-book will back me up."

"How much did you make?" she asked, smilingly.

"Can you stand the shock, mother?" he answered with a broad grin.

"Why, what do you mean?"

"Can you stand a sudden jar of prosperity?"

"I think I can, my son."

"Well, mother, I made—look out, it's coming—\$48,000."

"Ben, you didn't!" she almost screamed with bulging eyes.

"Didn't I? Well, there's the document that proves I'm worth \$47,000 to-day in a New York bank," said Ben, tossing his bank-book into her lap, "for in addition to the \$2,500 I brought to satisfy the mortgage on this cottage, here is another \$500 bill for you to deposit in the Rivermouth bank to draw upon as you may happen to need it."

Ben held out the bill to her, and she took it mechanically.

"It seems like a pipe dream, doesn't it, mother?" he continued, tickled to death over the perplexed look which sat upon her face.

"What is a pipe dream, my son?"

"A pipe dream, mother, is one of those curious visions which comes to the opium or hasheesh smoker—as unsubstantial as the air, yet, while it lasts, as apparently real as that note in your hand. That's the best explanation I can give you, seeing that I've never had a practical demonstration of the thing."

Mrs. Bailey had the evidence before her eyes in Ben's bank-book that her son was really and truly worth the amount of money which he claimed to be.

Besides, she knew her boy was above such a thing as deceiving her.

To her knowledge, he had never told a lie in his life.

Therefore, wonder of wonders, it must be all true.

Ben was really a rich boy, and all in six months, too.

She couldn't realize it; she could only accept the fact as it came to her, and be thankful and happy she was blessed with such a bright and unusually smart boy.

It was late before mother and son retired that night.

But that didn't matter, they were very happy to be together once more.

Of course Ben and Tom went to church next morning—Ben with his mother, Tom with the family—and their swell appearance created quite a flutter of excitement among the young ladies especially of the congregation.

Ben's attentions to Ruth Cameron, and Tom's marked notice of Aggie Ware, caused those two young ladies to be much envied by their female friends.

Percy Norcross and Oscar Opdyke held themselves aloof from the two boys, for they hadn't forgiven Ben and Tom for giving them the shake on the eve of Decoration Day.

Mrs. Bailey and her son accepted an invitation to dine that day with the Camerons, and passed a very pleasant afternoon and evening at the bank cashier's home.

Next morning Ben remained at home purposely to meet Squire Norcross, who was expected to call in reference to the mortgage.

The Squire evidently expected to have to foreclose, as Mrs. Bailey had told him she did not see how it was possible for her to raise such a sum as \$2,500, and he had a friend in the background ready to bid in the cottage for him at a bargain.

Ben was indignant to think such a well-to-do man as Squire Norcross would treat his mother with so little consideration, when the cottage was well worth the face of the mortgage, not to speak of the \$1,000 Mr. Bailey, during his lifetime, had paid down upon it, and its possible increase in value during the six years they had occupied it.

"I'll give him the surprise of his life before I'm done with him," muttered the boy, as he sat near the window and watched for the appearance of the nabob of Rivermouth.

At ten o'clock Squire Norcross was observed approaching the cottage.

His step was firm and elastic, as if he rejoiced in the errand he was upon.

He marched up the walk with the air of a conqueror, and rang the bell with an unction which might be likened to a summons to surrender.

The door was opened by Mrs. Bailey, who politely asked the Squire to enter.

He did so, wondering at her apparent composure, considering the nature of his errand.

"She can't have raised the money," thought he, with a slight misgiving, for he had set his mind on getting possession of the property. "No, I am sure the notice was too short."

Seeing Ben in the parlor, the nabob nodded superciliously at him.

"Home on your vacation, I suppose," he remarked without any cordiality in his tones.

"Yes, sir," replied the boy. "I have a couple of weeks to devote to my mother. I shan't be home again before Thanksgiving, when I expect to eat my Thanksgiving dinner here."

The Squire smiled unpleasantly.

He rather guessed Ben wouldn't eat that meal in this cottage at any rate.

Mrs. Bailey spoke upon indifferent topics, being determined to force the great man of Rivermouth himself to broach the business that had brought him to the cottage.

Finally, clearing his throat, he said:

"Well, madame, are you prepared to cancel the mortgage which I hold upon this property?"

"Won't you renew the mortgage for, say, a year more?" she asked quietly.

"That is impossible," he said aloud. "I have already told you that I require the money. I have a note to pay, and—"

"Can you give me a week or two to raise the money?"

"No, I must have the money at once."

"And if I cannot pay?"

"I must foreclose."

"Will that give you the money any sooner?" said Ben, proceeding to take a hand in the matter. "You know certain legal requirements must be gone through before you can even advertise this property for sale. It will take some little time before you can hope to get possession. You, who are a lawyer, must be aware of that."

"This is only a subterfuge," cried the Squire angrily. "My mind is made up to foreclose, and foreclose I will."

"Don't be too sure of that," replied Ben, with a triumphant gleam in his eye.

"Why, who's to prevent me, I should like to know?" snapped the nabob, now quite warm under the collar.

"I am," replied Ben, coolly.

"You!"

Squire Norcross laughed scornfully.

"Have you got \$2,500 to pay over to me this morning?" he added sneeringly.

"I have."

"Eh! What's that?"

"Have you the mortgage with you?" asked the boy in a business-like way.

"Of course I have."

"Name the amount due on it, please."

"With six months' interest, \$2,562.50."

"That's right, according to my figures," admitted Ben. "Now, mother, will you bring pen, ink and some paper?"

The Squire was not a little astonished, as well as uneasy, to see Mrs. Bailey produce the articles in question.

"Now, Squire Norcross, if you will write out a receipt for the money due you I shall take great pleasure in satisfying your claim," said Ben with great satisfaction.

"What!" cried the Squire, in dismay, "can you pay it?"

"I can."

"Where did you get the money?"

"That has no bearing on the subject, Squire Norcross. If the same question were to be propounded to you you would consider it impertinent."

"There is a good deal of difference between you and me, young man," blustered the nabob haughtily.

"I don't admit the difference so far as your question is concerned."

"Madame," cried Squire Norcross angrily, turning to

Mrs. Bailey, "why didn't you tell me in the first place that you had the money?"

He was bitterly disappointed, and his temper suffered in proportion.

"I wished to find out whether your course was dictated by necessity or a desire to annoy and injure us. I can have no further doubt about it."

There was no help for it.

Squire Norcross was compelled to release his hold on the cottage, and pocket his money.

He had never been so sorry before to receive money.

The business concluded, he bade the widow and her son a sulky good day, and beat a hasty retreat from the scene of his discomfiture.

CHAPTER XVI.

"ALL'S WELL THAT ENDS WELL."

Ben and Tom had a glorious two weeks' fun in Rivermouth without any assistance from Percy Norcross, Oscar Opdyke, or Luke Tapley.

With Ruth and Aggie for company they sailed the blue waters of the river which partly encircled the village, and went carriage riding for miles around.

The four young people understood one another pretty well by the time the fortnight had vanished into the misty past, and certain promises were made which the boy chums did not immediately mention to each other, though we believe the two girls had their confidences, but of that fact we are not sure.

At any rate Ben and Tom left late on Sunday night, August 21st, in order to be able to appear next morning bright and early at their respective offices in the financial district of New York.

On the way down in the train Ben showed Tom his bank balance, and that lad nearly had a fit when he realized that his friend had actually made \$50,000 by fortunate speculation on the stock market.

"Say, what have I ever done to you, Ben, that you should keep that secret all to yourself?" cried Tom with pretended indignation.

"Nothing, old chap; only I had my reasons."

"And what were your reasons?"

"You are inclined to be porous sometimes, and I was afraid it might leak out Rivermouth way before I was ready to have the fact made known, that's all."

"Well," said Tom, with an air of resignation, "let it go at that. What do you intend to do with all your money?"

"Ask me something easier."

"If I owned your wad the market wouldn't see me again in a hurry."

"Whether the stock market and I get on speaking terms again will depend on how soon I pick up another genuine tip."

"Well, when you do, don't forget I've a few hundred lying idle for a chance to double itself."

"I wouldn't forget you for a farm, Tom," grinned Ben.

"See that you don't," laughed his chum.

Nathan Kibosh asked Ben if he had enjoyed himself, and how his mother was, when the operator rang for him to appear in his private office next morning.

"I had a dandy time, sir; and mother is very well, indeed, and sends her regards to you, as well as thanks for your generous treatment of myself."

Mr. Kibosh looked pleased, and after a brief conversation with his young employe, sent the boy out on an errand.

Ben didn't find another fitting opportunity to take another flyer on the market very soon.

During the early part of November, however, his growing familiarity with the grain market induced him to buy 50,000 bushels of wheat for March delivery at 64 cents per bushel, and he deposited 3 cents per bushel, or \$1,500, to secure the broker against loss.

The price went down 2 cents at first and he was obliged to put up additional margin, which was an easy matter for him to do with the capital he had in the bank.

The grain, however, recovered, and just before Thanksgiving it had advanced sufficiently for him to close out the transaction at a profit of \$2,500.

"I guess I can afford a turkey this year," he remarked to Tom, when he told him of his good luck, "in spite of the rise in poultry and foodstuffs in general."

"I guess you can," replied his chum, just the least bit enviously. "As for me, I haven't made a cent on the outside since the rise of Kansas Central."

The two boys spent Thanksgiving Day at Rivermouth, returning to work by the Friday morning train.

Ben continued to study the market stock reports and kept his eyes skinned for an opportunity to use some of his capital again.

About the first of December he accidentally discovered that a syndicate of brokers were booming a certain railroad.

It was the J. P., and the shares were selling at 58.

Within a couple of days it went up to 60.

That decided Ben, and he went to Shattuck and asked him to get him 5,000 shares, handing him \$30,000 as marginal security.

This was the biggest deal Ben had been in yet, and he resolved to be very cautious.

He watched the ticker whenever he got the chance.

The price slowly but steadily went up, till two days before Christmas it touched 72.

Then Ben decided he would be satisfied with the profit in sight—\$60,000—and he ordered the stock sold.

He had no reason to believe the stock was in danger of a collapse in price, he merely acted from prudential reasons; but as it happened next day the bottom dropped out of J. P., and a good many people enjoyed a poor Christmas in consequence.

Ben, however, had a particularly joyous Christmas before him, for he had increased his bank account to \$100,000.

A newspaper account of a recent lucky grain deal made

by Nathan Kibosh came to the notice of Squire and Mrs. Norcross, and as a consequence their interest in him suddenly revived.

The Squire spent a special letter of invitation to the broker to spend the holidays at Rivermouth at the Norcross home.

Mr. Kibosh politely declined on the score of having already accepted a previous invitation to stay with Mrs. Bailey and her son.

This time he reappeared in Rivermouth in fine raiment, as befitted a gentleman of his station in life.

Then Percy discovered for the first time that Ben was, and had been from the first, working for Mr. Kibosh, and his mother soon realized that the broker had not been at all financially embarrassed at the time of his visit at her home.

"It was a mean trick of Uncle Nathan to impose on me in such a way," she remarked to her husband, petulantly.

"I'm afraid," he replied sarcastically, "you've done Percy out of the old man's money. He'll probably leave it to some charitable institution, now."

But Mr. Kibosh didn't do any such thing.

Eventually he took Ben Bailey into partnership with him, and when the old broker died this spring it was found his property was all left in trust for Benjamin Bailey, Jr., the little two-year son of Ben and Ruth Bailey, nee Cameron.

Tom Sanders married Aggie Ware, of course, and they are living very happily together in their cottage in the Bronx.

Tom is now a full-fledged broker.

The sudden death of Squire Norcross a few years ago put Percy in possession of considerable property, but he has lost almost every dollar of it in speculation.

He and Oscar Opdyke, who is a Rivermouth physician, still have a sneer for Ben Bailey, in spite of the fact that the boy has reached the top of the ladder of success.

"He isn't so much," growls Percy. "He simply had A STREAK OF LUCK."

THE END.

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